



## SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name:	Henshaw Superannuation Fund	Period Ended:	30 June 2020
Client Code:	HENS06	Accountant:	Eddy Lee
Partner/Manager:	MH / SA	<b>DUE DATE:</b>	<b>17/05/2021</b>

GENERAL INDEX	WP Ref	N/A	Completed	Reviewed
Points Carried Forward	1	✓		
Check Engagement Letter for Quote \$	2	✓		
Financial Statements	3		✓	✓
Depreciation Schedule	4		✓	✓
Income Tax Return	5		✓	✓
Members Annual Statements	6		✓	✓
Client Management Letter	7	✓		✓
Section 290-170 Notices	8		✓	✓
Investment Strategy	9	✓		
Minutes	10		✓	✓
Trial Balance	11		✓	✓
Review Notes	12	✓		
Query Sheet	13	✓		
Bank Reconciliations	14		✓	✓
Trust Tax Statements	15	✓		
Dividend Statements	16		✓	✓
Capital Gains Tax Reports - BGL	17	✓		
End of Period Closing Figures - Cash on Hand, Debtors and Creditors	18	✓		
GST - Complete Worksheet - Note Variances	19		✓	✓
Other Source Documents	20		✓	✓
Tax Reconciliation	21		✓	✓
General Ledger	22		✓	✓
Create Entries Report	23		✓	✓
Tax Agent Portal Reports	24		✓	✓
Market Value of Investments	25		✓	✓
Actuarial Certificate	26	✓		
Pension Documents	27	✓		
ETP Roll-In Documents	28	✓		
Rental Property Summary	29		✓	✓
LRBA Documentation	30	✓		
Super Contribution Breakdown Report	31		✓	✓

### ADMIN - To Do:

Scan workpapers	✓	Print letter	✓	
PDF copy to file	✓	Client Records?	N	(please circle which)
Payment Slip?	✓	Email / Post	E	(please circle which)

Completed By:	Eddy Lee	Date:	25/02/2021
Reviewed By:	Stuart Arthur	Date:	01/03/2021

**REVIEWED**

By Stuart Arthur at 9:02 am, Apr 30, 2021

---

Financial statements and reports for the year ended  
30 June 2020

Henshaw Superannuation Fund

# Henshaw Superannuation Fund

## Reports Index

---

Statement of Financial Position

Detailed Statement of Financial Position

Operating Statement

Detailed Operating Statement

Notes to the Financial Statements

Statement of Taxable Income

Trustees Declaration

Investment Summary with Market Movement

---

# Henshaw Superannuation Fund

## Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Fixtures and Fittings (at written down value)	2	1,807.10	0.00
Real Estate Properties (Australian - Non Residential)	3	451,510.00	500,000.00
Shares in Listed Companies (Australian)	4	250,787.04	157,037.77
<b>Total Investments</b>		<u>704,104.14</u>	<u>657,037.77</u>
<b>Other Assets</b>			
Sundry Debtors		0.00	7,948.26
Bank of QLD Cheque Account		18,490.11	7,539.73
CBA Direct Investment Account		64,736.79	77,708.11
GST Refundable		721.68	380.38
Income Tax Refundable		0.00	4,081.52
Deferred Tax Asset		4,763.94	4,415.21
<b>Total Other Assets</b>		<u>88,712.52</u>	<u>102,073.21</u>
<b>Total Assets</b>		<u>792,816.66</u>	<u>759,110.98</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		7,079.49	0.00
PAYG Payable		0.00	1,406.00
Sundry Creditors		0.00	4,295.99
<b>Total Liabilities</b>		<u>7,079.49</u>	<u>5,701.99</u>
<b>Net assets available to pay benefits</b>		<u>785,737.17</u>	<u>753,408.99</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
Henshaw, Mark - Accumulation		592,134.54	575,287.51
Henshaw, Elizabeth - Accumulation		193,602.63	178,121.48
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>785,737.17</u>	<u>753,408.99</u>

## Henshaw Superannuation Fund

# Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Fixtures and Fittings (at written down value)	2		
Carpet (upstairs office)		1,807.10	0.00
Real Estate Properties (Australian - Non Residential)	3		
22/25 Ingleston Road, Tingalpa		451,510.00	500,000.00
Shares in Listed Companies (Australian)	4		
Blackmores Limited		0.00	20,499.48
Bluescope Steel Limited		69,765.92	28,534.40
BWX Limited		0.00	31,988.60
Commonwealth Bank Of Australia.		46,094.88	0.00
Flight Centre Travel Group Limited		27,800.00	0.00
Hansen Technologies Limited		0.00	7,726.38
Integrated Research Limited		20,713.00	8,877.00
Isentia Group Ltd		10,913.28	16,934.40
Kogan.com Ltd		0.00	26,030.00
OFX Group Limited		40,464.00	0.00
Retail Food Group Limited		3,235.96	6,009.64
Santos Limited		31,800.00	0.00
Sun Resources NI Options- 31-May-19		0.00	106.12
Xenith IP Group Limited		0.00	10,331.75
<b>Total Investments</b>		<u>704,104.14</u>	<u>657,037.77</u>
<b>Other Assets</b>			
Bank Accounts			
Bank of QLD Cheque Account		18,490.11	7,539.73
CBA Direct Investment Account		64,736.79	77,708.11
Sundry Debtors		0.00	7,948.26
GST Refundable		721.68	380.38
Deferred Tax Asset		4,763.94	4,415.21
Income Tax Refundable		0.00	4,081.52
<b>Total Other Assets</b>		<u>88,712.52</u>	<u>102,073.21</u>
<b>Total Assets</b>		<u>792,816.66</u>	<u>759,110.98</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		7,079.49	0.00
PAYG Payable		0.00	1,406.00

## Henshaw Superannuation Fund

# Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020	2019
		\$	\$
<b>Liabilities</b>			
Sundry Creditors		0.00	4,295.99
<b>Total Liabilities</b>		<u>7,079.49</u>	<u>5,701.99</u>
<b>Net assets available to pay benefits</b>		<u>785,737.17</u>	<u>753,408.99</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
Henshaw, Mark - Accumulation		592,134.54	575,287.51
Henshaw, Elizabeth - Accumulation		193,602.63	178,121.48
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>785,737.17</u>	<u>753,408.99</u>

## Henshaw Superannuation Fund

# Operating Statement

For the year ended 30 June 2020

	Note	2020	2019
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received		2,400.84	6,817.15
Interest Received		495.12	232.04
Property Income		41,166.67	5,727.27
<b>Contribution Income</b>			
Employer Contributions		24,368.78	34,240.34
Personal Concessional		4,295.99	0.00
Personal Non Concessional		0.00	2,045.00
<b>Total Income</b>		<u>72,727.40</u>	<u>49,061.80</u>
<b>Expenses</b>			
Accountancy Fees		1,450.00	1,486.25
Administration Costs		0.00	54.54
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		350.00	385.00
Bank Charges		3.25	101.30
Depreciation		600.17	0.00
Property Expenses - Agents Management Fees		3,000.00	0.00
Property Expenses - Council Rates		2,621.33	2,506.04
Property Expenses - Repairs Maintenance		(1,324.00)	1,324.00
Property Expenses - Body Corporate Fees		3,372.27	3,723.37
Property Expenses - Water Rates		1,023.40	1,882.74
		<u>11,355.42</u>	<u>11,722.24</u>
<b>Member Payments</b>			
Life Insurance Premiums		9,894.94	8,323.81
<b>Investment Losses</b>			
Changes in Market Values	8	12,399.95	44,642.50
<b>Total Expenses</b>		<u>33,650.31</u>	<u>64,688.55</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>39,077.09</u>	<u>(15,626.75)</u>
Income Tax Expense	9	6,748.91	(2,872.73)
<b>Benefits accrued as a result of operations</b>		<u>32,328.18</u>	<u>(12,754.02)</u>

# Henshaw Superannuation Fund

## Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
<b>Income</b>		
<b>Investment Income</b>		
Dividends Received		
Blackmores Limited	263.20	342.00
Bluescope Steel Limited	177.52	51.00
BWX Limited	0.00	147.00
Commonwealth Bank Of Australia.	0.00	3,364.88
Hansen Technologies Limited	55.98	120.00
Integrated Research Limited	289.18	656.81
Kogan.com Ltd	449.36	334.28
OFX Group Limited	1,165.60	0.00
Telstra Corporation Limited.	0.00	352.00
Xenith IP Group Limited	0.00	1,449.18
	2,400.84	6,817.15
Interest Received		
ATO	9.61	0.00
Bank of QLD Cheque Account	73.76	12.29
CBA Direct Investment Account	411.75	219.75
	495.12	232.04
Property Income		
22/25 Ingleston Road, Tingalpa	41,166.67	5,727.27
	41,166.67	5,727.27
<b>Contribution Income</b>		
Employer Contributions - Concessional		
Elizabeth Henshaw	14,503.39	18,163.42
Mark Henshaw	9,865.39	16,076.92
	24,368.78	34,240.34
Personal Contributions - Concessional		
Elizabeth Henshaw	2,147.99	0.00
Mark Henshaw	2,148.00	0.00
	4,295.99	0.00
Personal Contributions - Non Concessional		
Elizabeth Henshaw	0.00	2,045.00
	0.00	2,045.00
<b>Total Income</b>	72,727.40	49,061.80
<b>Expenses</b>		
Accountancy Fees	1,450.00	1,486.25
Administration Costs	0.00	54.54
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	350.00	385.00
Bank Charges	3.25	101.30
	2,062.25	2,286.09
Depreciation		
Carpet (upstairs office)	600.17	0.00

# Henshaw Superannuation Fund

## Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
	<u>600.17</u>	<u>0.00</u>
Property Expenses - Agents Management Fees		
22/25 Ingleston Road, Tingalpa	3,000.00	0.00
	<u>3,000.00</u>	<u>0.00</u>
Property Expenses - Body Corporate Fees		
22/25 Ingleston Road, Tingalpa	3,372.27	3,723.37
	<u>3,372.27</u>	<u>3,723.37</u>
Property Expenses - Council Rates		
22/25 Ingleston Road, Tingalpa	2,621.33	2,506.04
	<u>2,621.33</u>	<u>2,506.04</u>
Property Expenses - Repairs Maintenance		
22/25 Ingleston Road, Tingalpa	(1,324.00)	1,324.00
	<u>(1,324.00)</u>	<u>1,324.00</u>
Property Expenses - Water Rates		
22/25 Ingleston Road, Tingalpa	1,023.40	1,882.74
	<u>1,023.40</u>	<u>1,882.74</u>
<b>Member Payments</b>		
Life Insurance Premiums		
Henshaw, Elizabeth - Accumulation (Accumulation)	3,082.64	2,638.13
Henshaw, Mark - Accumulation (Accumulation)	6,812.30	5,685.68
	<u>9,894.94</u>	<u>8,323.81</u>
<b>Investment Losses</b>		
Realised Movements in Market Value		
Shares in Listed Companies (Australian)		
Australian Pharmaceutical Industries Limited	0.00	(1,698.00)
Blackmores Limited	(993.94)	(8,695.34)
BWX Limited	(3,967.15)	(4,895.98)
Coca-Cola Amatil Limited	(1,960.35)	0.00
Commonwealth Bank Of Australia.	0.00	(1,747.94)
Hansen Technologies Limited	(359.06)	838.28
Integrated Research Limited	0.00	(386.60)
IPH Limited	5,392.32	0.00
Kogan.com Ltd	(3,072.66)	(63.67)
OFX Group Limited	(2,222.83)	0.00
Sun Resources NL	0.00	4,052.48
Telstra Corporation Limited.	0.00	1,166.50
Xenith IP Group Limited	(10,641.62)	(1,327.45)
	<u>(17,825.28)</u>	<u>(12,757.73)</u>
Unrealised Movements in Market Value		
Real Estate Properties (Australian - Non Residential)		
22/25 Ingleston Road, Tingalpa	48,490.00	0.00
	<u>48,490.00</u>	<u>0.00</u>
Shares in Listed Companies (Australian)		
Australian Pharmaceutical Industries Limited	0.00	(1,633.65)
Blackmores Limited	(3,856.26)	8,551.31
Bluescope Steel Limited	(8,864.72)	2,636.94

# Henshaw Superannuation Fund

## Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
BWX Limited	(23,510.97)	30,062.84
Commonwealth Bank Of Australia.	(5,210.98)	348.23
Flight Centre Travel Group Limited	23,668.23	0.00
Hansen Technologies Limited	634.59	(634.59)
Integrated Research Limited	(3,233.68)	(2,779.52)
Isentia Group Ltd	6,021.12	21,394.63
Kogan.com Ltd	(6,146.19)	6,146.19
OFX Group Limited	(2,938.60)	0.00
Retail Food Group Limited	2,773.68	17,361.61
Santos Limited	(2,364.72)	0.00
Sun Resources NL	0.00	(4,033.87)
Sun Resources NI Options- 31-May-19	106.12	0.00
Telstra Corporation Limited.	0.00	(2,587.91)
Xenith IP Group Limited	4,657.62	(17,431.98)
	<u>(18,264.76)</u>	<u>57,400.23</u>
<b>Changes in Market Values</b>	<u>12,399.95</u>	<u>44,642.50</u>
<b>Total Expenses</b>	<u>33,650.32</u>	<u>64,688.55</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>39,077.08</u>	<u>(15,626.75)</u>
<b>Income Tax Expense</b>		
Income Tax Expense	6,730.76	(2,872.73)
Prior Years Under/Over Provision for Income Tax	18.15	0.00
<b>Total Income Tax</b>	<u>6,748.91</u>	<u>(2,872.73)</u>
<b>Benefits accrued as a result of operations</b>	<u>32,328.17</u>	<u>(12,754.02)</u>

# Henshaw Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2020

---

### Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Trustee(s).

#### a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

#### b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

#### c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

# Notes to the Financial Statements

For the year ended 30 June 2020

---

## Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

## Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

## Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

## Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

## Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

## Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

## d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

## e. Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax expense charged to profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

## f. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

# Notes to the Financial Statements

For the year ended 30 June 2020

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

## g. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

### Note 2: Fixtures and Fittings (at written down value)

	2020 \$	2019 \$
Carpet (upstairs office)	1,807.10	0.00
	1,807.10	0.00

### Note 3: Real Estate Properties (Australian - Non Residential)

	2020 \$	2019 \$
22/25 Ingleston Road, Tingalpa	451,510.00	500,000.00
	451,510.00	500,000.00

### Note 4: Shares in Listed Companies (Australian)

	2020 \$	2019 \$
Blackmores Limited	0.00	20,499.48
Bluescope Steel Limited	69,765.92	28,534.40
BWX Limited	0.00	31,988.60
Commonwealth Bank Of Australia.	46,094.88	0.00
Flight Centre Travel Group Limited	27,800.00	0.00
Hansen Technologies Limited	0.00	7,726.38
Integrated Research Limited	20,713.00	8,877.00
Isentia Group Ltd	10,913.28	16,934.40
Kogan.com Ltd	0.00	26,030.00
OFX Group Limited	40,464.00	0.00
Retail Food Group Limited	3,235.96	6,009.64
Santos Limited	31,800.00	0.00
Sun Resources NI Options- 31-May-19	0.00	106.12
Xenith IP Group Limited	0.00	10,331.75

Henshaw Superannuation Fund  
**Notes to the Financial Statements**

For the year ended 30 June 2020

250,787.04	157,037.77
------------	------------

**Note 5: Liability for Accrued Benefits**

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	753,408.99	766,163.01
Benefits accrued as a result of operations	32,328.18	(12,754.02)
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	785,737.17	753,408.99

**Note 6: Vested Benefits**

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2020 \$	2019 \$
Vested Benefits	785,737.17	753,408.99

**Note 7: Guaranteed Benefits**

No guarantees have been made in respect of any part of the liability for accrued benefits.

**Note 8: Changes in Market Values**

**Unrealised Movements in Market Value**

	2020 \$	2019 \$
<b>Real Estate Properties (Australian - Non Residential)</b>		
22/25 Ingleston Road, Tingalpa	(48,490.00)	0.00
	(48,490.00)	0.00
<b>Shares in Listed Companies (Australian)</b>		
Australian Pharmaceutical Industries Limited	0.00	1,633.65
BWX Limited	23,510.97	(30,062.84)
Blackmores Limited	3,856.26	(8,551.31)
Bluescope Steel Limited	8,864.72	(2,636.94)
Commonwealth Bank Of Australia.	5,210.98	(348.23)
Flight Centre Travel Group Limited	(23,668.23)	0.00
Hansen Technologies Limited	(634.59)	634.59

# Henshaw Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2020

Integrated Research Limited	3,233.68	2,779.52
Isentia Group Ltd	(6,021.12)	(21,394.63)
Kogan.com Ltd	6,146.19	(6,146.19)
OFX Group Limited	2,938.60	0.00
Retail Food Group Limited	(2,773.68)	(17,361.61)
Santos Limited	2,364.72	0.00
Sun Resources NL	0.00	4,033.87
Sun Resources NI Options- 31-May-19	(106.12)	0.00
Telstra Corporation Limited.	0.00	2,587.91
Xenith IP Group Limited	(4,657.62)	17,431.98
	<hr/>	<hr/>
	18,264.76	(57,400.23)
	<hr/>	<hr/>
<b>Total Unrealised Movement</b>	(30,225.24)	(57,400.23)
	<hr/>	<hr/>
<b>Realised Movements in Market Value</b>		
	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>Shares in Listed Companies (Australian)</b>		
Australian Pharmaceutical Industries Limited	0.00	1,698.00
BWX Limited	3,967.15	4,895.98
Blackmores Limited	993.94	8,695.34
Coca-Cola Amatil Limited	1,960.35	0.00
Commonwealth Bank Of Australia.	0.00	1,747.94
Hansen Technologies Limited	359.06	(838.28)
IPH Limited	(5,392.32)	0.00
Integrated Research Limited	0.00	386.60
Kogan.com Ltd	3,072.66	63.67
OFX Group Limited	2,222.83	0.00
Sun Resources NL	0.00	(4,052.48)
Telstra Corporation Limited.	0.00	(1,166.50)
Xenith IP Group Limited	10,641.62	1,327.45
	<hr/>	<hr/>
	17,825.28	12,757.73
	<hr/>	<hr/>
<b>Total Realised Movement</b>	17,825.28	12,757.73
	<hr/>	<hr/>
<b>Changes in Market Values</b>	(12,399.96)	(44,642.50)
	<hr/>	<hr/>

**Notes to the Financial Statements**

For the year ended 30 June 2020

**Note 9: Income Tax Expense**

	<b>2020</b>	<b>2019</b>
	\$	\$
The components of tax expense comprise		
Current Tax	7,079.49	1,542.48
Deferred Tax Liability/Asset	(348.73)	(4,415.21)
Prior Year Over/Under Provision for Income Tax	18.15	0.00
Income Tax Expense	<u>6,748.91</u>	<u>(2,872.73)</u>

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	5,861.56	(2,344.01)
Less:		
Tax effect of:		
Non Taxable Contributions	0.00	306.75
Realised Accounting Capital Gains	2,673.79	1,913.66
Add:		
Tax effect of:		
Decrease in MV of Investments	4,533.79	8,610.03
Franking Credits	89.68	434.97
TFN Credits	23.55	6.75
Rounding	(0.44)	(0.08)
Income Tax on Taxable Income or Loss	7,834.35	4,487.25
Less credits:		
Franking Credits	597.86	2,899.77
TFN Credits	157.00	45.00
Current Tax or Refund	<u>7,079.49</u>	<u>1,542.48</u>

# Henshaw Superannuation Fund

## Statement of Taxable Income

For the year ended 30 June 2020

---

	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	39,077.09
<b>Less</b>	
Realised Accounting Capital Gains	17,825.29
	<u>17,825.29</u>
<b>Add</b>	
Decrease in MV of investments	30,225.24
Franking Credits	597.86
TFN Credits - Dividends	157.00
	<u>30,980.10</u>
SMSF Annual Return Rounding	(2.90)
	<u>52,229.00</u>
<b>Taxable Income or Loss</b>	<b>52,229.00</b>
Income Tax on Taxable Income or Loss	7,834.35
<b>Less</b>	
Franking Credits	597.86
	<u>7,236.49</u>
<b>TAX PAYABLE</b>	<b>7,236.49</b>
<b>Less</b>	
TFN Credits	157.00
	<u>7,079.49</u>
<b>CURRENT TAX OR REFUND</b>	<b>7,079.49</b>
Supervisory Levy	259.00
	<u>7,338.49</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<b>7,338.49</b>

---

# Henshaw Superannuation Fund

## Trustees Declaration

---

The trustees have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the trustees by:

.....  
Mark Henshaw

Trustee

.....  
Elizabeth Henshaw

Trustee

Dated this ..... day of .....

## Henshaw Superannuation Fund

# Investment Summary with Market Movement

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
<b>Cash/Bank Accounts</b>								
Bank of QLD Cheque Account		18,490.110000	18,490.11	18,490.11	18,490.11			
CBA Direct Investment Account		64,736.790000	64,736.79	64,736.79	64,736.79			
			<b>83,226.90</b>		<b>83,226.90</b>			
<b>Fixtures and Fittings (at written down value)</b>								
Carpet (upstairs office)		1,807.100000	1,807.10	1,807.10	1,807.10			
			<b>1,807.10</b>		<b>1,807.10</b>			
<b>Real Estate Properties (Australian - Non Residential)</b>								
INGLESTON 22/25 Ingleston Road, Tingalpa	1.00	451,510.000000	451,510.00	397,486.19	397,486.19	54,023.81	(48,490.00)	0.00
			<b>451,510.00</b>		<b>397,486.19</b>	<b>54,023.81</b>	<b>(48,490.00)</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>								
BWX.AX	BWX Limited	0.00	3.510000	0.00	0.00	0.00	23,510.97	3,967.15
BKL.AX	Blackmores Limited	0.00	77.950000	0.00	0.00	0.00	3,856.26	993.94
BSL.AX	Bluescope Steel Limited	5,968.00	11.690000	69,765.92	10.65	63,538.14	6,227.78	8,864.72
CCL.AX	Coca-Cola Amatil Limited	0.00	8.660000	0.00	0.00	0.00	0.00	1,960.35
CBA.AX	Commonwealth Bank Of Australia.	664.00	69.420000	46,094.88	61.57	40,883.91	5,210.97	5,210.98
FLT.AX	Flight Centre Travel Group Limited	2,500.00	11.120000	27,800.00	20.59	51,468.23	(23,668.23)	(23,668.23)
HSN.AX	Hansen Technologies Limited	0.00	2.910000	0.00	0.00	0.00	(634.59)	359.06
IPH.AX	IPH Limited	0.00	7.460000	0.00	0.00	0.00	0.00	(5,392.32)
IRI.AX	Integrated Research Limited	5,380.00	3.850000	20,713.00	2.73	14,699.80	6,013.20	3,233.68
ISD.AX	Isentia Group Ltd	75,264.00	0.145000	10,913.28	0.75	56,625.66	(45,712.38)	(6,021.12)
KGN.AX	Kogan.com Ltd	0.00	14.720000	0.00	0.00	0.00	6,146.19	3,072.66
OFX.AX	OFX Group Limited	28,800.00	1.405000	40,464.00	1.30	37,525.40	2,938.60	2,938.60
RFG.AX	Retail Food Group Limited	46,228.00	0.070000	3,235.96	0.69	31,836.20	(28,600.24)	(2,773.68)
STO.AX	Santos Limited	6,000.00	5.300000	31,800.00	4.91	29,435.28	2,364.72	2,364.72
SUROC.AX	Sun Resources NI Options- 31-May-19	0.00	0.001000	0.00	0.00	0.00	(106.12)	0.00
XIP.AX	Xenith IP Group Limited	0.00	2.460000	0.00	0.00	0.00	(4,657.62)	10,641.62
			<b>250,787.04</b>		<b>326,012.62</b>	<b>(75,225.58)</b>	<b>18,264.76</b>	<b>17,825.28</b>
			<b>787,331.04</b>		<b>808,532.81</b>	<b>(21,201.77)</b>	<b>(30,225.24)</b>	<b>17,825.28</b>

**Henshaw Superannuation Fund**  
**Depreciation Schedule**

For The Period 01 July 2019 - 30 June 2020

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation <sup>1</sup>	Method	Rate	Calculated Depreciation <sup>2</sup>	Posted Depreciation <sup>3</sup>	Closing Written Down Value
<b>Fixtures and Fittings (at written down value)</b>											
Carpet (upstairs office)											
	02/07/2019				2,407.27	2,407.27	Diminishing Value	25.00 %	600.17	600.17	1,807.10
					<b>2,407.27</b>	<b>2,407.27</b>				<b>600.17</b>	<b>1,807.10</b>
					<b>2,407.27</b>	<b>2,407.27</b>				<b>600.17</b>	<b>1,807.10</b>

<sup>1</sup> Amounts have been pro rated based on number of days in the year  
<sup>2</sup> Depreciation calculated as per depreciation method  
<sup>3</sup> Depreciation amounts posted to the ledger

NB - the 50% payment made in 2019 FY (i.e. \$1,324) has been removed in 2020 FY as it was claimed as 'repair'



Quotation No.

48182

CUSTOMER NAME:	ENSURE ELECTRICAL			WORK PHONE:	HOME PHONE:
ADDRESS:	22/25 INGLESTON RD			MOBILE PHONE:	OTHER:
SUBURB:	TINGALPA	STATE:	QLD	CONTACT PERSON:	MARK
		POSTCODE:	4173	SITE CONTACT:	
SITE ADDRESS:	22/25 INGLESTON RD			EMAIL ADDRESS:	
SUBURB:	TINGALPA	STATE:	QLD	DATE OF INSTALLATION:	
		POSTCODE:	4173		

WE ARE PLEASED TO SUBMIT OUR QUOTATION FOR THE PRODUCTS SHOWN BELOW. PLEASE NOTE THAT THIS IS QUOTATION IS VALID FOR 30 DAYS FROM THE DATE SIGNED BY THE SALESPERSON.

**TO SUPPLY AND INSTALL VANCOUVER CARPET TILES IN B09**

**TO UPSTAIRS OFFICE**

CARPET TILES 49M2 @ \$57.90/M2 = \$2837.10

TAKE UP AND REMOVAL OF EXISTING FLOOR COVERINGS NOT REQUIRED BY ANDERSENS

MOVING HEAVY, EMPTY FURNITURE NOT REQUIRED BY ANDERSENS

YOUR PRICE \$2648

Thank you for this opportunity to Quote

TOTAL PRICE BEFORE GST:	\$2,407.28	<b>ADDITIONAL SUBFLOOR PREPARATION</b> - WE ARE UNABLE TO DETERMINE THE CONDITION OF YOUR SUBFLOOR UNTIL EXISTING FLOOR COVERING IS UPLIFTED OVER AND ABOVE THE STANDARD SKIM COAT WHICH WE MAY INCLUDE IN OUR PRICING (APPLICABLE TO HARD FLOORING INSTALLATIONS ONLY) ADDITIONAL COST TO PREPARE FLOOR FOR PROPER INSTALLATION MAY BE INCURRED. THIS IS TO BE DISCUSSED WITH CLIENT ON THE DAY - CARPET UNDERLAY STUCK TO THE FLOOR INCURS EXTRA COST OVER AND ABOVE STANDARD PULL UP PRICES <b>FURNITURE MOVEMENT</b> - SHOULD THIS BE REQUIRED WE MOVE LARGE EMPTY ITEMS WE ASK CUSTOMER TO REMOVE ALL BREAKABLES, SMALL ITEMS, BOOKS, BED COVERS AND DISCONNECT ELECTRICAL ITEMS (TV, COMPUTERS ETC)		
GST APPLICABLE:	\$240.72			
PRICE INCL. GST:	\$2,648.00			
50% DEPOSIT REQUIRED:	\$1,324.00			
BALANCE ON COMPLETION:	\$1,324.00			
SIGNATURE OF SALESPERSON:		PRINT NAME: Jessica Hunt	DATE: 11-Jun-2019	
BANK DETAILS:	BSB: 034 037	ACC: 204 125	Westpac Coorparoo	PLEASE USE QUOTATION NO. AS REFERENCE: 48182

I/We accept your proposal as set out above and confirm that I/We have read and understand that the terms and conditions provided with this proposal will apply to the contract between us. I/We accept that Balance to be paid on completion. I/We accept that the Terms are subject to Approval of our Credit Application.

SIGNATURE OF CUSTOMER:		PRINT NAME: ENSURE ELECTRICAL	DATE: 12/6/19
------------------------	--	-------------------------------	---------------

ANDERSENS COORPAROO  
 196 Old Cleveland Road  
 Coorparoo, QLD 4151  
 P 1300 302 597  
 E coorparoo@andersens.com.au  
 W andersens.com.au  
 ABN 64 113 819 622

*\$1324.00 paid  
 Hem Cammerwealth  
 Super account*

## Eddy Lee

---

**From:** Liz Henshaw <liz@ensureelectrical.com.au>  
**Sent:** 24 February 2021 1:11 PM  
**To:** Eddy Lee  
**Subject:** RE: HENSHAW SUPER FUND - 2020 tax queries  
**Attachments:** Superannuation Rates and water.pdf; Superannuation Andersens and Real estate statement.pdf; Superannuation Body Corporate.pdf

Hi Eddy,

Please see below answers to your questions.

1. The deposit for \$5866.66 was not from UP Agency but a mobile security camera firm that required temporary use of our warehouse space. The rest of the receipts are from UP Agency. On 25/5/2020 we provided UP Agency a credit of \$4583.33 on 25/5/2020 in rent reduction due to COVID 19
2. Rental statement attached from the real-estate.
3. Copies scanned and attached for water and rates
4. **This was the final payment for a new office carpet to accommodate the new tenants invoice attached.**

Let me know if you need anything further

Regards

Liz Henshaw

---

**From:** Eddy Lee <eddy@herronaccountants.com.au>  
**Sent:** Thursday, 18 February 2021 4:41 PM  
**To:** Liz Henshaw <liz@ensureelectrical.com.au>  
**Subject:** HENSHAW SUPER FUND - 2020 tax queries

Hi Liz, thanks for your emails yesterday/today. 😊

### RE: HENSHAW SUPER FUND

Could you please assist with the following queries for us to wrap up the SMSF Tax work?

1. Rent from UP Agency: Please confirm the following deposits were rental income from UP Agency in 2020 FY (NB – the rent is \$25,000 per annum as per the tenant agreement provided, could you please advise what the difference were for?)

Date	Amount	
02/07/2019	\$5,866.66	Refer to attached
01/11/2019	\$4,583.33	Refer to attached
16/12/2019	\$9,166.66	Refer to attached
18/02/2020	\$4,583.36	Refer to attached
03/03/2020	\$2,291.66	Refer to attached
03/03/2020	\$2,291.66	Refer to attached

2. Rental Statement from Real Estate Agent: Please provide a copy of rental statement for 2020 FY, if any.

3. Please provide copies of tax invoices for Council Rates, Body Corporates and Water Rates in 2020 FY.

# Self-managed superannuation fund annual return **2020**

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.
 

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place  in ALL applicable boxes.

- Postal address for annual returns:

**Australian Taxation Office**  
**GPO Box 9845**  
**[insert the name and postcode**  
**of your capital city]**

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

### 1 Tax file number (TFN)

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

### 2 Name of self-managed superannuation fund (SMSF)

### 3 Australian business number (ABN) (if applicable)

### 4 Current postal address

Suburb/town

State/territory

Postcode

### 5 Annual return status

- |  |             |     |
|--|-------------|-----|
| Is this an amendment to the SMSF's 2020 return?                | <b>A</b> No | Yes |
| Is this the first required return for a newly registered SMSF? | <b>B</b> No | Yes |

**6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**      Day / Month / YearWas Part A of the audit report qualified?      **B** No      YesWas Part B of the audit report qualified?      **C** No      YesIf Part B of the audit report was qualified,  
have the reported issues been rectified?      **D** No      Yes**7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Fund's financial institution account details**

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account.      **▶** Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

**C Electronic service address alias**Provide the electronic service address alias (ESA) issued by your SMSF messaging provider.  
(For example, SMSFdataESAAlias). See instructions for more information.

**8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code  
 Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

**9 Was the fund wound up during the income year?**

No Yes **▶** If yes, provide the date on which the fund was wound up Day / Month / Year **▶** Have all tax lodgment and payment obligations been met? No Yes

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No **▶** Go to Section B: Income.

Yes **▶** Exempt current pension income amount **A** \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C** **▶** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

**E** Yes **▶** Go to Section B: Income.

No **▶** Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

## Section B: Income

**Do not complete this section** if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

### 11 Income

Did you have a capital gains tax (CGT) event during the year?

**G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2020*.

Have you applied an exemption or rollover?

**M** No Yes

Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income		Loss
<b>D1</b> \$	Net foreign income	<b>D</b> \$

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$

Gross payments where ABN not quoted **H** \$

Gross distribution from partnerships **I** \$

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

\*Gross trust distributions **M** \$

#### Calculation of assessable contributions

Assessable employer contributions

**R1** \$

plus Assessable personal contributions

**R2** \$

plus <sup>#</sup>No-TFN-quoted contributions

**R3** \$

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6** \$

**Assessable contributions**  
**R** \$  
(**R1** plus **R2**  
plus **R3** less **R6**)

#### Calculation of non-arm's length income

\*Net non-arm's length private company dividends

**U1** \$

plus \*Net non-arm's length trust distributions

**U2** \$

plus \*Net other non-arm's length income

**U3** \$

\*Other income **S** \$

\*Assessable income due to changed tax status of fund **T** \$

**Net non-arm's length income**  
**U** \$  
(subject to 45% tax rate)  
(**U1** plus **U2** plus **U3**)

#This is a mandatory label.

\*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

**GROSS INCOME** **W** \$  
(Sum of labels **A** to **U**)

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME** **V** \$  
(**W** less **Y**)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

- Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1 \$</b>		<b>A2 \$</b>
Interest expenses overseas	<b>B1 \$</b>		<b>B2 \$</b>
Capital works expenditure	<b>D1 \$</b>		<b>D2 \$</b>
Decline in value of depreciating assets	<b>E1 \$</b>		<b>E2 \$</b>
Insurance premiums – members	<b>F1 \$</b>		<b>F2 \$</b>
SMSF auditor fee	<b>H1 \$</b>		<b>H2 \$</b>
Investment expenses	<b>I1 \$</b>		<b>I2 \$</b>
Management and administration expenses	<b>J1 \$</b>		<b>J2 \$</b>
Forestry managed investment scheme expense	<b>U1 \$</b>		<b>U2 \$</b>
Other amounts	<b>L1 \$</b>	Code	<b>L2 \$</b>
Tax losses deducted	<b>M1 \$</b>		

**TOTAL DEDUCTIONS**  
**N \$**  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y \$**  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS** Loss  
**O \$**  
**(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)**

**TOTAL SMSF EXPENSES**  
**Z \$**  
 (**N plus Y**)

#This is a mandatory label.

## Section D: Income tax calculation statement

### #Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2020* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	<b>T1 \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<i>(an amount must be included even if it is zero)</i>

**Gross tax B \$**

*(T1 plus J)*

Foreign income tax offset	
<b>C1 \$</b>	
Rebates and tax offsets	<b>Non-refundable non-carry forward tax offsets</b>
<b>C2 \$</b>	<b>C \$</b>
	<i>(C1 plus C2)</i>

**SUBTOTAL 1**

**T2 \$**

*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset	
<b>D1 \$</b>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>Non-refundable carry forward tax offsets</b>
<b>D2 \$</b>	<b>D \$</b>
Early stage investor tax offset	<i>(D1 plus D2 plus D3 plus D4)</i>
<b>D3 \$</b>	
Early stage investor tax offset carried forward from previous year	<b>SUBTOTAL 2</b>
<b>D4 \$</b>	<b>T3 \$</b>
	<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	
<b>E1 \$</b>	
No-TFN tax offset	
<b>E2 \$</b>	
National rental affordability scheme tax offset	
<b>E3 \$</b>	
Exploration credit tax offset	<b>Refundable tax offsets</b>
<b>E4 \$</b>	<b>E \$</b>
	<i>(E1 plus E2 plus E3 plus E4)</i>

**#TAX PAYABLE T5 \$**

*(T3 less E – cannot be less than zero)*

**Section 102AAM interest charge**

**G \$**

Credit for interest on early payments – amount of interest	
<b>H1 \$</b>	
Credit for tax withheld – foreign resident withholding (excluding capital gains)	
<b>H2 \$</b>	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
<b>H3 \$</b>	
Credit for TFN amounts withheld from payments from closely held trusts	
<b>H5 \$</b>	
Credit for interest on no-TFN tax offset	
<b>H6 \$</b>	
Credit for foreign resident capital gains withholding amounts	
<b>H8 \$</b>	
	<b>Eligible credits</b>
	<b>H \$</b>
	(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds (Remainder of refundable tax offsets)	<b>I \$</b>	(unused amount from label <b>E</b> – an amount must be included even if it is zero)
--	-------------	--

PAYG instalments raised

**K \$**

Supervisory levy

**L \$**

Supervisory levy adjustment for wound up funds

**M \$**

Supervisory levy adjustment for new funds

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	(T5 plus G less H less I less K plus L less M plus N)
--	-------------	---

#This is a mandatory label.

**Section E: Losses****14 Losses**

**I** If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years **U \$**Net capital losses carried forward to later income years **V \$**

**Section F: Member information**

**MEMBER 1**

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

**Contributions**

OPENING ACCOUNT BALANCE \$

**I** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day / Month / Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

Contributions from non-complying funds and previously non-complying funds

**T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

**M** \$

**TOTAL CONTRIBUTIONS N \$**

(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

**S1** \$

Retirement phase account balance – Non CDBIS

**S2** \$

Retirement phase account balance – CDBIS

**S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S \$**

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

**MEMBER 2**

Title: Mr Mrs Miss Ms Other  
 Family name

First given name Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

**Contributions**

OPENING ACCOUNT BALANCE \$

**I** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day / Month / Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J**

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

Contributions from non-complying funds and previously non-complying funds

**T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

**M** \$

**TOTAL CONTRIBUTIONS N \$**

(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

**S1** \$

Retirement phase account balance – Non CDBIS

**S2** \$

Retirement phase account balance – CDBIS

**S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S \$**

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

**Sensitive** (when completed)

---

## Section H: Assets and liabilities

### 15 ASSETS

#### 15a Australian managed investments

Listed trusts **A** \$Unlisted trusts **B** \$Insurance policy **C** \$Other managed investments **D** \$

---

#### 15b Australian direct investments

Cash and term deposits **E** \$

<b>Limited recourse borrowing arrangements</b> Australian residential real property <b>J1</b> \$ Australian non-residential real property <b>J2</b> \$ Overseas real property <b>J3</b> \$ Australian shares <b>J4</b> \$ Overseas shares <b>J5</b> \$ Other <b>J6</b> \$ Property count <b>J7</b> \$	Debt securities <b>F</b> \$ Loans <b>G</b> \$ Listed shares <b>H</b> \$ Unlisted shares <b>I</b> \$ <b>Limited recourse borrowing arrangements</b> <b>J</b> \$ Non-residential real property <b>K</b> \$ Residential real property <b>L</b> \$ Collectables and personal use assets <b>M</b> \$ Other assets <b>O</b> \$
---	--

---

#### 15c Other investments

Crypto-Currency **N** \$

---

#### 15d Overseas direct investments

Overseas shares **P** \$Overseas non-residential real property **Q** \$Overseas residential real property **R** \$Overseas managed investments **S** \$Other overseas assets **T** \$

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b> <b>U</b> \$ (Sum of labels <b>A</b> to <b>T</b> )
--

---

#### 15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes **B** \$

**15f Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements

**V1 \$**

Permissible temporary borrowings

**V2 \$**

Other borrowings

**V3 \$**Borrowings **V \$**

Total member closing account balances (total of all **CLOSING ACCOUNT BALANCES** from Sections F and G) **W \$**

Reserve accounts **X \$**Other liabilities **Y \$****TOTAL LIABILITIES Z \$****Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H \$**Total TOFA losses **I \$****Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2019-20 income year, write **2020**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2020*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **D**

## Section K: Declarations

 Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

### Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

### Privacy

The ATO is authorised by the **Taxation Administration Act 1953** to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

### TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date      Day      /      Month      /      Year

### Preferred trustee or director contact details:

Title:   Mr      Mrs      Miss      Ms      Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs

 The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

### TAX AGENT'S DECLARATION:

I declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date      Day      /      Month      /      Year

### Tax agent's contact details

Title:   Mr      Mrs      Miss      Ms      Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

# Henshaw Superannuation Fund

## Members Statement

Mark Henshaw  
 PO Box 4220  
 Gumdale, Queensland, 4154, Australia

### Your Details

		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	592,134.54
Age:	56	Total Death Benefit	2,592,134.54
Tax File Number:	Provided	Current Salary	0.00
Date Joined Fund:	07/04/2009	Previous Salary	0.00
Service Period Start Date:		Disability Benefit	0.00
Date Left Fund:			
Member Code:	HENMAR00001A		
Account Start Date	07/04/2009		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	592,134.54
<u>Preservation Components</u>	
Preserved	592,134.54
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	347,224.69
Taxable	244,909.85

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	575,287.51	594,812.58
<u>Increases to Member account during the period</u>		
Employer Contributions	9,865.39	16,076.92
Personal Contributions (Concessional)	2,148.00	
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	15,984.04	(31,295.50)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,802.00	2,411.55
Income Tax	2,536.10	(3,790.74)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	6,812.30	5,685.68
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	592,134.54	575,287.51

# Henshaw Superannuation Fund

## Members Statement

---

### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

Mark Henshaw  
Trustee

---

Elizabeth Henshaw  
Trustee

# Henshaw Superannuation Fund

## Members Statement

Elizabeth Henshaw  
 PO Box 4220  
 Gumdale, Queensland, 4154, Australia

### Your Details

Date of Birth : Provided  
 Age: 53  
 Tax File Number: Provided  
 Date Joined Fund: 07/04/2009  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: HENELI00001A  
 Account Start Date 07/04/2009  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 193,602.63  
 Total Death Benefit 2,193,602.63  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

Total Benefits 193,602.63

Preservation Components

Preserved 193,602.63  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free 84,966.51  
 Taxable 108,636.12

### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	178,121.48	171,350.43
<u>Increases to Member account during the period</u>		
Employer Contributions	14,503.39	18,163.42
Personal Contributions (Concessional)	2,147.99	
Personal Contributions (Non Concessional)		2,045.00
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	5,078.08	(9,348.01)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,497.72	2,724.50
Income Tax	667.95	(1,273.27)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	3,082.64	2,638.13
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	193,602.63	178,121.48

# Henshaw Superannuation Fund

## Members Statement

---

### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

Mark Henshaw  
Trustee

---

Elizabeth Henshaw  
Trustee

# Notice of intent to claim or vary a deduction for personal super contributions

---

## Section A: Your details

### 1 Tax file number (TFN)

**!** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title:

Family name

First given name

Other given names

### 3 Date of birth

### 4 Current postal address

Suburb/town/locality

State/territory

Postcode

Country if outside of Australia

(Australia only)

(Australia only)

### 5 Daytime phone number (include area code)

---

## Section B: Super fund's details

### 6 Fund name

### 7 Fund Australian business number (ABN)

### 8 Member account number

### 9 Unique Superannuation Identifier (USI) (if known)

## Section C: Contribution details

### 10 Personal contribution details

Is this notice varying an earlier notice?      No                      Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.  
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

### 11 Financial year ended 30 June 20

- 12 My personal contributions to this fund in the above financial year                      \$
- 13 The amount of these personal contributions I will be claiming as a tax deduction                      \$

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

#### INTENTION TO CLAIM A TAX DEDUCTION

**!** Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

*I declare that I am lodging this notice at the earlier of either:*

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**>** Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

#### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

### 14 Financial year ended 30 June 20

- 15 My personal contributions to this fund in the above financial year                      \$
- 16 The amount of these personal contributions claimed in my original notice of intent                      \$
- 17 The amount of these personal contributions I will now be claiming as a tax deduction                      \$

## Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

 Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

## VARIATION OF PREVIOUS VALID NOTICE OF INTENT

*I declare that at the time of lodging this notice:*

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*

- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

**Signature**

Date

 Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

# Notice of intent to claim or vary a deduction for personal super contributions

---

## Section A: Your details

### 1 Tax file number (TFN)

**!** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title:

Family name

First given name

Other given names

### 3 Date of birth

### 4 Current postal address

Suburb/town/locality

State/territory

Postcode

Country if outside of Australia

(Australia only)

(Australia only)

### 5 Daytime phone number (include area code)

---

## Section B: Super fund's details

### 6 Fund name

### 7 Fund Australian business number (ABN)

### 8 Member account number

### 9 Unique Superannuation Identifier (USI) (if known)

## Section C: Contribution details

### 10 Personal contribution details

Is this notice varying an earlier notice?      No                      Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.

If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

### 11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year                      \$

13 The amount of these personal contributions I will be claiming as a tax deduction                      \$

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

#### INTENTION TO CLAIM A TAX DEDUCTION

**!** Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

*I declare that I am lodging this notice at the earlier of either:*

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**>** Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

#### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

### 14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year                      \$

16 The amount of these personal contributions claimed in my original notice of intent                      \$

17 The amount of these personal contributions I will now be claiming as a tax deduction                      \$

## Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

 Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

## VARIATION OF PREVIOUS VALID NOTICE OF INTENT

*I declare that at the time of lodging this notice:*

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*

- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

**Signature**

Date

 Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

# Memorandum of Resolutions of

Mark Henshaw and Elizabeth Henshaw  
ATF Henshaw Superannuation Fund

---

## **FINANCIAL STATEMENTS OF SUPERANNUATION FUND:**

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 thereon be adopted.

## **TRUSTEE'S DECLARATION:**

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

## **ANNUAL RETURN:**

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

## **INVESTMENT STRATEGY:**

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

## **INSURANCE COVER:**

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

## **ALLOCATION OF INCOME:**

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

## **INVESTMENT ACQUISITIONS:**

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.

## **INVESTMENT DISPOSALS:**

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

## **AUDITORS:**

It was resolved that

Tony Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

act as auditors of the Fund for the next financial year.

## **TAX AGENTS:**

It was resolved that

Mark G W Herron

act as tax agents of the Fund for the next financial year.

## **TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

# Memorandum of Resolutions of

Mark Henshaw and Elizabeth Henshaw  
ATF Henshaw Superannuation Fund

---

**CONTRIBUTIONS RECEIVED:**

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**CLOSURE:**

Signed as a true record –

.....

Mark Henshaw

/ /

.....

Elizabeth Henshaw

/ /

## Henshaw Superannuation Fund

# Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>23900</b>	<b>Dividends Received</b>			
(342.00)	23900/BKL.AX	Blackmores Limited			263.20
(51.00)	23900/BSL.AX	Bluescope Steel Limited			177.52
(147.00)	23900/BWX.AX	BWX Limited			
(3,364.88)	23900/CBA.AX	Commonwealth Bank Of Australia.			
(120.00)	23900/HSN.AX	Hansen Technologies Limited			55.98
(656.81)	23900/IRI.AX	Integrated Research Limited			289.18
(334.28)	23900/KGN.AX	Kogan.com Ltd			449.36
	23900/OFX.AX	OFX Group Limited			1,165.60
(352.00)	23900/TLS.AX	Telstra Corporation Limited.			
(1,449.18)	23900/XIP.AX	Xenith IP Group Limited			
	<b>24200</b>	<b>Contributions</b>			
(20,208.42)	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation			16,651.38
(16,076.92)	24200/HENMAR00001 A	(Contributions) Henshaw, Mark - Accumulation			12,013.39
44,642.50	24700	Changes in Market Values of Investments		12,399.95	
	<b>25000</b>	<b>Interest Received</b>			
	25000/ATO6	ATO			9.61
(12.29)	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account			73.76
(219.75)	25000/CBA Direct Investmen	CBA Direct Investment Account			411.75
	<b>28000</b>	<b>Property Income</b>			
(5,727.27)	28000/INGLESTON	22/25 Ingleston Road, Tingalpa			41,166.67
1,486.25	30100	Accountancy Fees		1,450.00	
54.54	30200	Administration Costs			
259.00	30400	ATO Supervisory Levy		259.00	
385.00	30700	Auditor's Remuneration		350.00	
101.30	31500	Bank Charges		3.25	
	<b>33400</b>	<b>Depreciation</b>			
	33400/Carpet	Carpet (upstairs office)		600.17	
	<b>39000</b>	<b>Life Insurance Premiums</b>			

## Henshaw Superannuation Fund

# Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
2,638.13	39000/HENELI00001A	(Life Insurance Premiums) Henshaw, Elizabeth - Accumulation		3,082.64 ✓	
5,685.68	39000/HENMAR00001A	(Life Insurance Premiums) Henshaw, Mark - Accumulation		6,812.30 ✓	
	<b>41930</b>	<b>Property Expenses - Agents Management Fees</b>			
	41930/INGLESTON	22/25 Ingleston Road, Tingalpa		3,000.00	
	<b>41960</b>	<b>Property Expenses - Council Rates</b>			
2,506.04	41960/INGLESTON	22/25 Ingleston Road, Tingalpa		2,621.33	
	<b>42060</b>	<b>Property Expenses - Repairs Maintenance</b>			
1,324.00	42060/INGLESTON	22/25 Ingleston Road, Tingalpa			1,324.00
	<b>42100</b>	<b>Property Expenses - Body Corporate Fees</b>			
3,723.37	42100/INGLESTON	22/25 Ingleston Road, Tingalpa		3,372.27	
	<b>42150</b>	<b>Property Expenses - Water Rates</b>			
1,882.74	42150/INGLESTON	22/25 Ingleston Road, Tingalpa		1,023.40	
(2,872.73)	48500	Income Tax Expense		6,730.76	
	48600	Prior Years Under/Over Provision for Income Tax		18.15	
(12,754.02)	49000	Profit/Loss Allocation Account		32,328.18	
	<b>50010</b>	<b>Opening Balance</b>			
(171,350.43)	50010/HENELI00001A	(Opening Balance) Henshaw, Elizabeth - Accumulation			178,121.48
(594,812.58)	50010/HENMAR00001A	(Opening Balance) Henshaw, Mark - Accumulation			575,287.51
	<b>52420</b>	<b>Contributions</b>			
(20,208.42)	52420/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation			16,651.38
(16,076.92)	52420/HENMAR00001A	(Contributions) Henshaw, Mark - Accumulation			12,013.39
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
9,348.01	53100/HENELI00001A	(Share of Profit/(Loss)) Henshaw, Elizabeth - Accumulation			5,078.08
31,295.50	53100/HENMAR00001A	(Share of Profit/(Loss)) Henshaw, Mark - Accumulation			15,984.04
	<b>53330</b>	<b>Income Tax</b>			
(1,273.27)	53330/HENELI00001A	(Income Tax) Henshaw, Elizabeth - Accumulation		667.95	
(3,790.74)	53330/HENMAR00001A	(Income Tax) Henshaw, Mark - Accumulation		2,536.10	
	<b>53800</b>	<b>Contributions Tax</b>			

## Henshaw Superannuation Fund

# Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
2,724.50	53800/HENELI00001A	(Contributions Tax) Henshaw, Elizabeth - Accumulation		2,497.72	
2,411.55	53800/HENMAR00001A	(Contributions Tax) Henshaw, Mark - Accumulation		1,802.00	
	<b>53920</b>	<b>Life Insurance Premiums</b>			
2,638.13	53920/HENELI00001A	(Life Insurance Premiums) Henshaw, Elizabeth - Accumulation		3,082.64	
5,685.68	53920/HENMAR00001A	(Life Insurance Premiums) Henshaw, Mark - Accumulation		6,812.30	
	<b>60400</b>	<b>Bank Accounts</b>			
7,539.73	60400/Bank of QLD Cheque A	Bank of QLD Cheque Account		18,490.11	
77,708.11	60400/CBA Direct Investment	CBA Direct Investment Account		64,736.79	
7,948.26	68000	Sundry Debtors			0.00
	<b>72600</b>	<b>Fixtures and Fittings (at written down value)</b>			
	72600/Carpet	Carpet (upstairs office)		1,807.10	
	<b>77250</b>	<b>Real Estate Properties (Australian - Non Residential)</b>			
500,000.00	77250/INGLESTON	22/25 Ingleston Road, Tingalpa	1.0000	451,510.00	
	<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>			
20,499.48	77600/BKL.AX	Blackmores Limited	0.0000		0.00
28,534.40	77600/BSL.AX	Bluescope Steel Limited	5,968.0000	69,765.92	
31,988.60	77600/BWX.AX	BWX Limited	0.0000		0.00
0.00	77600/CBA.AX	Commonwealth Bank Of Australia.	664.0000	46,094.88	
0.00	77600/FLT.AX	Flight Centre Travel Group Limited	2,500.0000	27,800.00	
7,726.38	77600/HSN.AX	Hansen Technologies Limited	0.0000		0.00
8,877.00	77600/IRI.AX	Integrated Research Limited	5,380.0000	20,713.00	
16,934.40	77600/ISD.AX	Isentia Group Ltd	75,264.0000	10,913.28	
26,030.00	77600/KGN.AX	Kogan.com Ltd	0.0000		0.00
0.00	77600/OFX.AX	OFX Group Limited	28,800.0000	40,464.00	
6,009.64	77600/RFG.AX	Retail Food Group Limited	46,228.0000	3,235.96	
0.00	77600/STO.AX	Santos Limited	6,000.0000	31,800.00	
106.12	77600/SUROC.AX	Sun Resources NI Options- 31-May-19	0.0000		0.00
10,331.75	77600/XIP.AX	Xenith IP Group Limited	0.0000		0.00
380.38	84000	GST Payable/Refundable		721.68	

## Henshaw Superannuation Fund

# Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
4,081.52	85000	Income Tax Payable/Refundable			7,079.49
(1,406.00)	86000	PAYG Payable			0.00
(4,295.99)	88000	Sundry Creditors			0.00
4,415.21	89000	Deferred Tax Liability/Asset		4,763.94	
				<u>884,266.77</u>	<u>884,266.77</u>

**Current Year Profit/(Loss): 39,077.09**



## Bank Reconciliation - Super Fund

Client Name:	Henshaw Superannuation Fund		
Client Code:	HENS06	Period Ended:	30 June 2020
Partner/Manager:	MH / SA	Accountant:	Eddy Lee

<b>Bank:</b>	<b>CBA</b>	<b>Account No:</b>	<b>16954591</b>
		<b>BGL Code:</b>	

AS AT

**30/06/2020**

Balance as per bank statement			\$64,736.79
add: Outstanding deposits	0.00		
	0.00		
	0.00		
		0.00	
			64,736.79

less: Outstanding cheques

	Chq No	Code	Amount	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	0.00

<b>Reconciled Balance</b>			\$64,736.79
---------------------------	--	--	-------------





# Your Statement

Statement 12 (Page 1 of 3)



038

MRS ELIZABETH JOAN HENSHAW  
 96 WILDSOET ST  
 BURBANK QLD 4156

Account Number 06 7167 16954591

Statement Period 20 Mar 2019 - 19 Sep 2019

Closing Balance \$122,701.96 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: MRS ELIZABETH JOAN HENSHAW + MR MARK HENSHAW - HENSHAW SUPERANNUATION A - C -

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

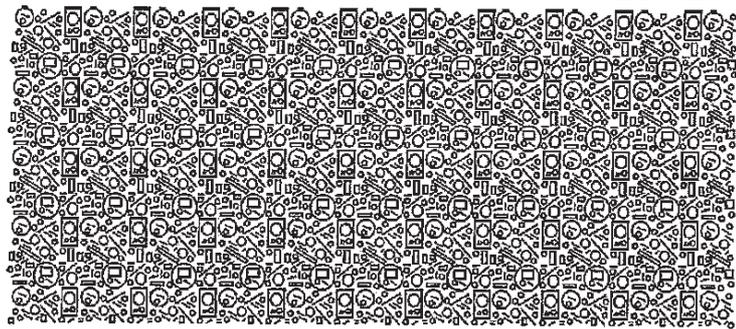
Date	Transaction	Debit	Credit	Balance
20 Mar 2019	OPENING BALANCE			\$25,870.54 CR
20 Mar	Direct Credit 026785 BKL LTD MAR19/00808335		342.00	\$26,212.54 CR
28 Mar	Direct Credit 401507 CBA ITM DIV 001224871000		1,868.00	\$28,080.54 CR
29 Mar	Direct Credit 458106 XIP DIVIDEND MAR19/00800691		607.72	\$28,688.26 CR
29 Mar	Direct Credit 526328 HANSEN DIV 001228093612		120.00	\$28,808.26 CR
01 Apr	Credit Interest		11.17	\$28,819.43 CR
02 Apr	Direct Credit 217053 BSL ITM DIV 001227795197		51.00	\$28,870.43 CR
16 Apr	Direct Credit 184545 INTEGRATED LTD APR19/00804615		376.81	\$29,247.24 CR
17 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		50,459.87	\$79,707.11 CR
01 May	Credit Interest		30.79	\$79,737.90 CR
06 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	24,069.02		\$55,668.88 CR
08 May	Direct Credit 458106 KOGAN.COM LTD MAY19/00804311		334.28	\$56,003.16 CR
16 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		47,626.25	\$103,629.41 CR



\*\* 2981.9844.1.3 ZZ258R3 0303 S.L.R3.S931.D262.O V06.00.26

Account Number

06 7167 16954591



Date	Transaction	Debit	Credit	Balance
27 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	24,667.55		\$78,961.86 CR
01 Jun	Credit Interest		70.25	\$79,032.11 CR
12 Jun	Transfer to other Bank NetBank Andersons carpet	1,324.00		\$77,708.11 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$219.75			
01 Jul	Credit Interest		38.75	\$77,746.86 CR
30 Jul	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	24,149.95		\$53,596.91 CR
01 Aug	Credit Interest		24.66	\$53,621.57 CR
06 Aug	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	8,059.95		\$45,561.62 CR
15 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		18,870.05	\$64,431.67 CR
15 Aug	Direct Credit 219182 XIP SCHEME SOA19/00800392		5,984.00	\$70,415.67 CR
19 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		5,513.13	\$75,928.80 CR
20 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		4,939.43	\$80,868.23 CR
27 Aug	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	110.50		\$80,757.73 CR
28 Aug	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	27,794.95		\$52,962.78 CR
01 Sep	Credit Interest		9.26	\$52,972.04 CR
04 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		59,466.72	\$112,438.76 CR
06 Sep	Direct Credit 080260 BANK OF QLD NETBANK - SHARES		10,000.00	\$122,438.76 CR
12 Sep	Direct Credit 026785 BKL LTD SEP19/00808400		263.20	\$122,701.96 CR
19 Sep	2019 CLOSING BALANCE			\$122,701.96 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$25,870.54 CR		\$110,175.92		\$207,007.34		\$122,701.96 CR

**Your Credit Interest Rate Summary**

<b>Date</b>	<b>Balance</b>	<b>Standard Credit Interest Rate (p.a.)</b>
19 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.05%
	\$20,000.00 - \$49,999.99	0.10%
	\$50,000.00 - \$99,999.99	0.20%
	\$100,000.00 - \$249,999.99	0.70%
	\$250,000.00 - \$499,999.99	0.90%
	\$500,000.00 and over	1.15%

Note. Interest rates are effective as at the date shown but are subject to change.





# Your Statement

Statement 13 (Page 1 of 2)

Account Number 06 7167 16954591

Statement Period 20 Sep 2019 - 19 Mar 2020

Closing Balance \$98,174.61 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



038

MRS ELIZABETH JOAN HENSHAW  
 96 WILDSOET ST  
 BURBANK QLD 4156

*4154*

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: MRS ELIZABETH JOAN HENSHAW + MR MARK HENSHAW - HENSHAW SUPERANNUATION A - C -

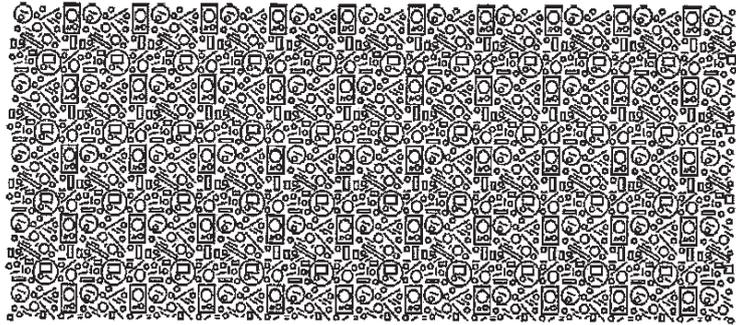
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
20 Sep 2019	OPENING BALANCE			\$122,701.96 CR
26 Sep	Direct Credit 526328 HANSEN DIV 001233672825		55.98	\$122,757.94 CR
01 Oct	Credit Interest		63.99	\$122,821.93 CR
08 Oct	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		35,248.85	\$158,070.78 CR
14 Oct	Direct Credit 458106 KOGAN.COM LTD OCT19/00803962		449.36	\$158,520.14 CR
15 Oct	Direct Credit 184545 INTEGRATED LTD OCT19/00804483		100.88	\$158,621.02 CR
16 Oct	Direct Credit 217053 BSL FNL DIV 001234606989		101.44	\$158,722.46 CR
01 Nov	Credit Interest		57.52	\$158,779.98 CR ✓
29 Nov	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	8,602.32		\$150,177.66 CR
01 Dec	Credit Interest		45.51	\$150,223.17 CR
13 Dec	Direct Credit 513103 OFX_DIV_2019 001236104861		488.80	\$150,711.97 CR
01 Jan	Credit Interest		44.74	\$150,756.71 CR
07 Jan	Direct Credit 080260 BANK OF QLD NETBANK - SHARES		21,375.31	\$172,132.02 CR
01 Feb	Credit Interest		49.94	\$172,181.96 CR ✓



Account Number

06 7167 16954591



Date	Transaction	Debit	Credit	Balance
07 Feb	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		35,399.23	\$207,581.19 CR
14 Feb	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		7,450.85	\$215,032.04 CR
01 Mar	Credit Interest		56.83	\$215,088.87 CR ✓
03 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	31,938.28		\$183,150.59 CR
10 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	9,619.95		\$173,530.64 CR
11 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	29,435.28		\$144,095.36 CR
12 Mar	Direct Credit 080260 BANK OF QLD NETBANK - SHARES		10,500.00	\$154,595.36 CR
12 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	24,053.95		\$130,541.41 CR
17 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	32,366.80		\$98,174.61 CR ✓
19 Mar	2020 CLOSING BALANCE			\$98,174.61 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$122,701.96 CR		\$136,016.58		\$111,489.23		\$98,174.61 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
19 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.01%
	\$50,000.00 - \$99,999.99	0.01%
	\$100,000.00 - \$249,999.99	0.10%
	\$250,000.00 - \$499,999.99	0.30%
	\$500,000.00 and over	0.55%

Note. Interest rates are effective as at the date shown but are subject to change.



# Your Statement

Statement 14 (Page 1 of 2)

Account Number 06 7167 16954591

Statement Period 20 Mar 2020 - 19 Sep 2020

Closing Balance \$80,846.84 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



038

MRS ELIZABETH JOAN HENSHAW  
 96 WILDSOET ST  
 BURBANK QLD 4156

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: MRS ELIZABETH JOAN HENSHAW + MR MARK HENSHAW - HENSHAW SUPERANNUATION A - C -

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

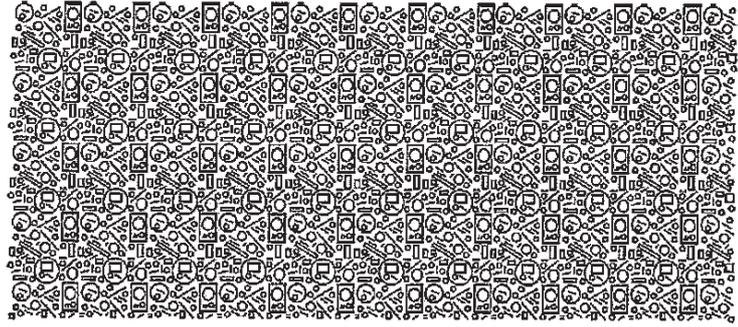
Date	Transaction	Debit	Credit	Balance
20 Mar	2020 OPENING BALANCE			\$98,174.61 CR
25 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	44,863.56		\$53,311.05 CR
31 Mar	Direct Credit 217053 BSL ITM DIV 001240131606		76.08	\$53,387.13 CR
01 Apr	Credit Interest		20.55	\$53,407.68 CR
01 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		29,993.96	\$83,401.64 CR
21 Apr	Direct Credit 184545 INTEGRATED LTD APR20/00804128		188.30	\$83,589.94 CR
03 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	19,529.95		\$64,059.99 CR
22 Jun	Direct Credit 513103 OFX DIV 2020 001242025986		676.80	\$64,736.79 CR ✓
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$411.75			



#\* 10006.28857.1.2 ZZ2256R3 0303 SL.R3.S931.D285.O.V06.00.30

Account Number

06 7167 16954591



Date	Transaction	Debit	Credit	Balance
06 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		16,110.05	\$80,846.84 CR
19 Sep	2020 CLOSING BALANCE			\$80,846.84 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$98,174.61 CR		\$64,393.51		\$47,065.74		\$80,846.84 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
19 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

Note. Interest rates are effective as at the date shown but are subject to change.



## Bank Reconciliation - Super Fund

Client Name:	Henshaw Superannuation Fund		
Client Code:	HENS06	Period Ended:	30 June 2020
Partner/Manager:	MH / SA	Accountant:	Eddy Lee

<b>Bank:</b>	<b>BOQ</b>	<b>Account No:</b>	<b>21494165</b>
		<b>BGL Code:</b>	

AS AT

**30/06/2020**

Balance as per bank statement		\$18,490.11
add: Outstanding deposits	0.00	
	0.00	
	0.00	0.00
		18,490.11

less: Outstanding cheques

	Chq No	Code	Amount	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	0.00

<b>Reconciled Balance</b>		\$18,490.11
---------------------------	--	-------------





JNL2L2N6VF-TL02

### Account Details

21494165 Henshaw Trust Superannuation Fund - Available: \$23,199.49

### Account Information

Account Name:  
Henshaw Trust Superannuation Fund

### Transactions Search

Date Range For a specified range  
Start Date 01/07/2019 DD/MM/YYYY End Date 30/06/2020 DD/MM/YYYY (DD/MM/YYYY)

### Transaction List Matching Search Criteria

Date	Description	Debit	Credit	Balance
30/06/2020	INTEREST		\$3.45	\$18,490.11 ✓
30/06/2020	TFR FROM 021540386 IB2-71509721		\$2,233.83	\$18,486.66
30/06/2020	TFR FROM 021540386 IB2-71509321		\$2,192.31	\$16,252.83
30/06/2020	TFR FROM 021540386 IB2-71392961		\$4,400.00	\$14,060.52
30/06/2020	BPAY DEFT PAYMENTS IB2-73043998	\$902.35		\$9,660.52
10/06/2020	Direct Credit SuperChoice P/ L PC090620-059805886		\$250.34	\$10,562.87
02/06/2020	BPAY QLD URBAN UTILITIES. IB2-24064101	\$293.82		\$10,312.53
31/05/2020	INTEREST		\$2.73	\$10,606.35
27/05/2020	Direct Credit SuperChoice P/ L PC260520-059793564		\$100.14	\$10,603.62
18/05/2020	TFR FROM 021540386 IB2-69195272		\$2,557.69	\$10,503.48
18/05/2020	TFR FROM 021540386 IB2-69194072		\$2,606.14	\$7,945.79
18/05/2020	BPAY TAX OFFICE PAYMENTS IB2-69085252	\$1,333.00		\$5,339.65
13/05/2020	Direct Credit SuperChoice P/ L PC120520-059781575		\$564.40	\$6,672.65
30/04/2020	INTEREST		\$2.10	\$6,108.25
29/04/2020	Direct Credit SuperChoice P/ L PC280420-059769170		\$297.37	\$6,106.15
27/04/2020	BPAY BCC RATES IB2-43190259	\$661.36		\$5,808.78
01/04/2020	Direct Credit SuperChoice P/ L PC310320-059744475		\$242.75	\$6,470.14
31/03/2020	INTEREST		\$3.35	\$6,227.39
31/03/2020	INTERNET PAY ANYONE FEE	\$0.65		\$6,224.04
18/03/2020	Direct Credit SuperChoice P/ L PC170320-059733077		\$401.48	\$6,224.69
16/03/2020	Direct Credit ATO ATO002000012175986		\$3,804.37	\$5,823.21
12/03/2020	PAY ANYONE TO Mark & Elizabeth Henshaw superan 067167 016954 591 IB2-31243674	\$10,500.00		\$2,018.84
04/03/2020	Direct Credit SuperChoice P/ L PC030320-059722327		\$34.38	\$12,518.84
03/03/2020	Direct Credit UP AGENCY Henshaw Inv 57		\$2,291.66	\$12,484.46
03/03/2020	Direct Credit UP AGENCY Henshaw Inv 57		\$2,291.66	\$10,192.80
02/03/2020	BPAY TAL LIFE LTD IB2-54810505	\$3,082.64		\$7,901.14
02/03/2020	BPAY TAL LIFE LTD IB2-54808305	\$6,812.30		\$10,983.78
29/02/2020	INTEREST		\$4.53	\$17,796.08
24/02/2020	BPAY DEFT PAYMENTS IB2-66884403	\$951.85		\$17,791.55
19/02/2020	Direct Credit SuperChoice P/ L PC180220-059710086		\$200.52	\$18,743.40
18/02/2020	Direct Credit Up Agency Henshaw Inv 57		\$4,583.36	\$18,542.88
17/02/2020	BPAY TAX OFFICE PAYMENTS IB2-48843574	\$1,082.00		\$13,959.52

Date	Description	Debit	Credit	Balance
17/02/2020	TFR FROM 021540386 IB2-48787614	<i>Enam</i>	\$3,300.00	\$15,041.52 ✓
17/02/2020	TFR FROM 021540386 IB2-48782494	<i>Enam</i>	\$2,200.00	\$11,741.52
16/02/2020	TFR FROM 021540386 IB2-35862734		\$2,557.69	\$9,541.52
16/02/2020	TFR FROM 021540386 IB2-35862194		\$2,606.14	\$6,983.83
10/02/2020	BPAY BCC RATES IB2-92620245	\$651.90		\$4,377.69
05/02/2020	Direct Credit SuperChoice P/ L PC040220-059699362		\$121.76	\$5,029.59
31/01/2020	INTEREST		\$4.59	\$4,907.83
31/01/2020	INTERNET PAY ANYONE FEE	\$0.65		\$4,903.24
16/01/2020	BPAY QLD URBAN UTILITIES. IB2-05701723	\$285.17		\$4,903.89
08/01/2020	Direct Credit SuperChoice P/ L PC070120-059677271		\$189.06	\$5,189.06
07/01/2020	PAY ANYONE TO Mark & Elizabeth Henshaw superan 067167 016954 591 IB2-38191505	\$21,375.31		\$5,000.00
31/12/2019	INTEREST		\$10.18	\$26,375.31
16/12/2019	Direct Credit Up Agency Henshaw Inv 54		\$9,166.66	\$26,365.13
11/12/2019	Direct Credit SuperChoice P/ L PC101219-059656392		\$224.87	\$17,198.47
04/12/2019	BPAY DEFT PAYMENTS IB2-30728563	\$988.87		\$16,973.60
04/12/2019	BPAY DEFT PAYMENTS IB2-30702743	\$866.43		\$17,962.47
30/11/2019	INTEREST		\$8.33	\$18,828.90 ✓
27/11/2019	Direct Credit SuperChoice P/ L PC261119-059645396		\$184.77	\$18,820.57
13/11/2019	Direct Credit SuperChoice P/ L PC121119-059634895		\$154.69	\$18,635.80
01/11/2019	Direct Credit Up Agency Henshaw Inv 54		\$4,583.33	\$18,481.11
31/10/2019	INTEREST		\$5.56	\$13,897.78
30/10/2019	Direct Credit SuperChoice P/ L PC291019-038107103		\$111.25	\$13,892.22
28/10/2019	TFR FROM 021540386 IB2-80059114		\$2,192.31	\$13,780.97
28/10/2019	TFR FROM 021540386 IB2-80058954		\$2,133.72	\$11,588.66
28/10/2019	BPAY TAX OFFICE PAYMENTS IB2-80053414	\$533.00		\$9,454.94
24/10/2019	BPAY QLD URBAN UTILITIES. IB2-87337994	\$222.66		\$9,987.94
16/10/2019	Direct Credit SuperChoice P/ L PC151019-038097115		\$164.72	\$10,210.60
30/09/2019	INTEREST		\$5.82	\$10,045.88
30/09/2019	INTERNET PAY ANYONE FEE	\$0.65		\$10,040.06
30/09/2019	TFR FROM 021540386 IB2-80090113	<i>Enam</i>	\$3,300.00	\$10,040.71
18/09/2019	Direct Credit SuperChoice P/ L PC170919-070376390		\$309.38	\$6,740.71
12/09/2019	BPAY BCC RATES IB2-26693323	\$653.70		\$6,431.33 ✓
10/09/2019	BPAY QLD URBAN UTILITIES. IB2-68801765	\$221.75		\$7,085.03
06/09/2019	PAY ANYONE TO Mark & Elizabeth Henshaw superan 067167 016954 591 IB2-73244422	\$10,000.00		\$7,306.78
04/09/2019	Direct Credit SuperChoice P/ L PC030919-070366352		\$201.96	\$17,306.78
31/08/2019	INTEREST		\$11.88	\$17,104.82
26/08/2019	BPAY BCC RATES IB2-82861200	\$654.37		\$17,092.94
21/08/2019	Direct Credit SuperChoice P/ L PC200819-000530895	<i>L72</i>	\$160.41	\$17,747.31
07/08/2019	Direct Credit SUPERCHOICE P/ L PC060819-000520720	<i>L72</i>	\$200.52	\$17,586.90
31/07/2019	INTEREST		\$11.24	\$17,386.38
31/07/2019	INTERNET PAY ANYONE FEE	\$1.30		\$17,375.14
28/07/2019	BPAY TAX OFFICE PAYMENTS IB2-79717094	<i>Chester</i>	\$724.00	\$17,376.44
24/07/2019	Direct Credit SUPERCHOICE P/ L PC230719-000509981	<i>L72</i>	\$220.58	\$18,100.44
22/07/2019	TFR FROM 021540386 IB2-14774623	<i>L72</i>	\$317.50	\$17,879.86
22/07/2019	TFR FROM 021540386 IB2-14774063	<i>Mark Super</i>	\$365.39	\$17,562.36
10/07/2019	Direct Credit SUPERCHOICE P/ L PC090719-000500328	<i>L72 Super</i>	\$270.71	\$17,196.97
08/07/2019	Direct Credit ATO ATO001100010406157		\$6,823.87	\$16,926.26
04/07/2019	PAY ANYONE TO Herron Accountants 124185 021374214 IB2-09081383		\$1,980.00	\$10,102.39

2/17/2021

BOQ IB - Account Details

*R.M.*

Date	Description	Debit	Credit	Balance
02/07/2019	PAY ANYONE TO Andersons 034037 000204125 IB2-81934725	\$1,324.00		\$12,082.39
02/07/2019	Direct Credit RWTC REF5346DINGLEU22		\$5,866.66	\$13,406.39

Please note this Transaction List is not an official statement and is subject to change.

For loan accounts, the entry described as FEE CAPITALISATION affects the balance of the loan account. The entry/entries that appear immediately before this transaction describe the fees capitalised and do not affect the balance of the loan account.

# Henshaw Superannuation Fund

## Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
<b>Shares in Listed Companies (Australian)</b>										
BKL.AX Blackmores Limited										
12/09/2019	263.20	0.00	263.20	112.80						
	263.20	0.00	263.20	112.80						
BSL.AX Bluescope Steel Limited										
16/10/2019	101.44	189.44						88.00		
31/03/2020	76.08	142.08						66.00		
	177.52	331.52						154.00		
HSN.AX Hansen Technologies Limited										
26/09/2019	55.98	7.86	51.12	21.91				3.00		
	55.98	7.86	51.12	21.91				3.00		
IRI.AX Integrated Research Limited										
15/10/2019	100.88	0.00	100.88	43.23						
21/04/2020	188.30	0.00	188.30	80.70						
	289.18	0.00	289.18	123.93						
KGN.AX Kogan.com Ltd										
14/10/2019	449.36	0.00	449.36	192.58						

# Henshaw Superannuation Fund

## Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
	449.36	0.00	449.36	192.58						
OFX.AX OFX Group Limited										
13/12/2019	488.80	146.64	342.16	146.64						
22/06/2020	676.80	676.80								
	1,165.60	823.44	342.16	146.64						
	<b>2,400.84</b>	<b>1,162.82</b>	<b>1,395.02</b>	<b>597.86</b>				<b>157.00</b>		
<b>TOTAL</b>	<b>2,400.84</b>	<b>1,162.82</b>	<b>1,395.02</b>	<b>597.86</b>				<b>157.00</b>		

### Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	1,162.82	J
Franked Dividends	1,395.02	K
Franking Credits	597.86	L

# Interest & Estimated Dividend Summary

1 JULY 2019 - 30 JUNE 2020



SHARES - 2541696 - HIN 65995697

MRS ELIZABETH JOAN HENSHAW + MR MARK HENSHAW <HENSHAW SUPERANNUATION A/C>

## ESTIMATED DIVIDEND SUMMARY

### BKL - BLACKMORES LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
27-Aug-2019	12-Sep-2019	Final	\$0.7000	376	\$0.00	\$263.20	\$263.20	\$112.80
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$263.20</b>	<b>\$263.20</b>	<b>\$112.80</b>

### BSL - BLUESCOPE STEEL LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
28-Feb-2020	31-Mar-2020	Interim	\$0.0600	2,368	\$142.08	\$0.00	\$142.08	\$0.00
11-Sep-2019	16-Oct-2019	Final	\$0.0800	2,368	\$189.44	\$0.00	\$189.44	\$0.00
<b>Sub Total</b>					<b>\$331.52</b>	<b>\$0.00</b>	<b>\$331.52</b>	<b>\$0.00</b>

### HSN - HANSEN TECHNOLOGIES FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Sep-2019	26-Sep-2019	Final	\$0.0300	1,966	\$7.86	\$51.12	\$58.98	\$21.91
<b>Sub Total</b>					<b>\$7.86</b>	<b>\$51.12</b>	<b>\$58.98</b>	<b>\$21.91</b>

### IRI - INTEGRATED RESEARCH FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
27-Feb-2020	21-Apr-2020	Interim	\$0.0350	5,380	\$0.00	\$188.30	\$188.30	\$80.70
02-Sep-2019	15-Oct-2019	Final	\$0.0375	2,690	\$0.00	\$100.88	\$100.88	\$43.23
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$289.18</b>	<b>\$289.18</b>	<b>\$123.93</b>

### KGN - KOGAN.COM LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
26-Aug-2019	14-Oct-2019	Final	\$0.0820	5,480	\$0.00	\$449.36	\$449.36	\$192.58
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$449.36</b>	<b>\$449.36</b>	<b>\$192.58</b>

### OFX - OFX GROUP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Jun-2020	22-Jun-2020	Final	\$0.0235	28,800	\$676.80	\$0.00	\$676.80	\$0.00
27-Nov-2019	13-Dec-2019	Interim	\$0.0235	20,800	\$145.60	\$343.20	\$488.80	\$147.09
<b>Sub Total</b>					<b>\$822.40</b>	<b>\$343.20</b>	<b>\$1,165.60</b>	<b>\$147.09</b>
<b>TOTAL</b>					<b>\$1,161.78</b>	<b>\$1,396.06</b>	<b>\$2,557.84</b>	<b>\$598.31</b>

# Payment Advice



## BlueScope

**BLUESCOPE STEEL LIMITED**

ABN: 16 000 011 058

**MRS ELIZABETH JOAN HENSHAW & MR MARK HENSHAW**  
<HENSHAW SUPERANNUATION A/C>

PO BOX 4220  
GUMDALE QLD  
4154

### All Registry communications to:

Link Market Services Limited  
Locked Bag A14, Sydney South, NSW 1235  
Telephone: +61 1300 855 998  
ASX Code: **BSL**  
Email: [bluescopesteel@linkmarketservices.com.au](mailto:bluescopesteel@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

### DIVIDEND STATEMENT

Reference No.: X\*\*\*\*\*5697  
Payment Date: 16 October 2019  
Record Date: 12 September 2019

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
BSL - FULLY PAID ORDINARY SHARES	\$0.08	2,368	\$189.44	\$0.00	\$189.44	\$0.00
			Less Resident Withholding Tax		\$88.00	
			<b>Net Amount</b>		AUD 101.44	
			Represented By:			
			Direct Credit amount		AUD 101.44	

### BANKING INSTRUCTIONS

The amount of AUD 101.44 was deposited to the bank account detailed below:

COMMONWEALTH BANK OF AUSTRALIA

HENSHAW SUPERANNUATION FUND  
BSB: 067-167 ACC: \*\*\*\*\*4591

DIRECT CREDIT REFERENCE NO.: 1234606989

### AUSTRALIAN TAX INFORMATION (A\$)

Income Description	Amount
Conduit Foreign Income (CFI)	\$189.44
Nil CFI	\$0.00
Total unfranked Income	\$189.44

Withholding tax is not payable by non-residents on the Conduit Foreign Income portion of the unfranked dividend amount. The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

The details above relate to a final unfranked dividend of \$0.08 per share payable on ordinary shares entitled to participate in the dividend at the record date. This dividend is declared to be conduit foreign income.

**IMPORTANT:** Payments to shareholders with a registered address in Australia, Switzerland, United Kingdom, Hong Kong, New Zealand, Singapore or the United States of America are paid by direct credit only. It is therefore important that you provide, or if required, update your banking instructions; otherwise future dividend payments may be delayed.

Currency Options: Future dividends can be paid in AUD, NZD, GBP, USD, HKD, SGD, CHF or Euro into a bank account held in the country of the nominated currency.

**Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.**

Please ensure your details are current by viewing and updating via the online service centre.

# Payment Advice



## BlueScope

**BLUESCOPE STEEL LIMITED**

ABN: 16 000 011 058

**MRS ELIZABETH JOAN HENSHAW & MR MARK HENSHAW**  
<HENSHAW SUPERANNUATION A/C>

PO BOX 4220  
GUMDALE QLD  
4154

### All Registry communications to:

Link Market Services Limited  
Locked Bag A14, Sydney South, NSW 1235  
Telephone: +61 1300 855 998  
ASX Code: **BSL**  
Email: [bluescopesteel@linkmarketservices.com.au](mailto:bluescopesteel@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

### DIVIDEND STATEMENT

Reference No.: X\*\*\*\*\*5697  
Payment Date: 31 March 2020  
Record Date: 02 March 2020

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
BSL - FULLY PAID ORDINARY SHARES	\$0.06	2,368	\$142.08	\$0.00	\$142.08	\$0.00
			Less Resident Withholding Tax		\$66.00	
			<b>Net Amount</b>		AUD 76.08	
			Represented By:			
			Direct Credit amount		AUD 76.08	

### BANKING INSTRUCTIONS

The amount of AUD 76.08 was deposited to the bank account detailed below:

COMMONWEALTH BANK OF AUSTRALIA

HENSHAW SUPERANNUATION FUND

**BSB:** 067-167 **ACC:** \*\*\*\*\*4591

DIRECT CREDIT REFERENCE NO.: 1240131606

### AUSTRALIAN TAX INFORMATION (A\$)

Income Description	Amount
Conduit Foreign Income (CFI)	\$142.08
Nil CFI	\$0.00
Total unfranked Income	\$142.08

Withholding tax is not payable by non-residents on the Conduit Foreign Income portion of the unfranked dividend amount. The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

The details above relate to an interim unfranked dividend of \$0.06 per share payable on ordinary shares entitled to participate in the dividend at the record date. This dividend is declared to be conduit foreign income.

**IMPORTANT:** Payments to shareholders with a registered address in Australia, Switzerland, United Kingdom, Hong Kong, New Zealand, Singapore or the United States of America are paid by direct credit only. It is therefore important that you provide, or if required, update your banking instructions; otherwise future dividend payments may be delayed.

Currency Options: Future dividends can be paid in AUD, NZD, GBP, USD, HKD, SGD, CHF or Euro into a bank account held in the country of the nominated currency.

**Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.**

Please ensure your details are current by viewing and updating via the online service centre.









## GST Reconciliation

Client Name: Henshaw Superannuation Fund  
 Client Code: HENS06 Period Ended: 30 June 2020  
 Partner/Manager: MH / SA Accountant: Eddy Lee

**Details from BAS:**

Period	GST Collected	GST Paid	PAYG Withholding	PAYG Instalment	FBT Instalment	Deferred Coy Instal	Payment / Refund
July							0
August							0
September	833	300					533
October							0
November							0
December	1,250	168					1,082
January							0
February							0
March	1,333	0					1,333
April							0
May							0
June	400	0					400
	<u>3,816</u>	<u>468</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,348</u>

**Details from Accounts:**

	<b>3,816</b>	<b>892</b>	<b>940</b>
GST Per Accounts		721.68	
Cash Basis Adjustments			
GST on Debtors/Creditors			400.00
GST Variance		<u>\$721.68</u> underclaimed	<u>(\$400.00)</u> overpaid
<b>Total BAS Adjustments Required</b>			<u>(\$1,121.68)</u> refundable ✓
Add: Amounts Overpaid/Underclaimed			
GST variance btw BAS and BGL Report			289.00
GST June 19 BAS (not amended during 2020 FY)			832.38
Rounding			0.30
Total			<u>\$1,121.68</u> ✓
Less: Amounts Underpaid/Overclaimed			
Total			<u>\$0.00</u>
<b>Variance (should always be 0)</b>			<u>\$0.00</u>

## Henshaw Superannuation Fund

# Detailed Activity Statement Preparation Report

For The Period 01 July 2019 - 30 June 2020

Description	Reference	Gross(Inc GST)	GST Rate	GST
<b>Income</b>				
<b>Sales</b>				
<b>Property Income</b>				
22/25 Ingleston Road, Tingalpa				
02/07/2019	22/25 Ingleston Road, Tingalpa	9,166.66	100%	833.33
30/09/2019	22/25 Ingleston Road, Tingalpa	3,300.00	100%	300.00
01/11/2019	22/25 Ingleston Road, Tingalpa	4,583.33	100%	416.67
16/12/2019	22/25 Ingleston Road, Tingalpa	9,166.66	100%	833.33
17/02/2020	22/25 Ingleston Road, Tingalpa	2,200.00	100%	200.00
17/02/2020	22/25 Ingleston Road, Tingalpa	3,300.00	100%	300.00
18/02/2020	22/25 Ingleston Road, Tingalpa	4,583.36	100%	416.67
03/03/2020	22/25 Ingleston Road, Tingalpa	2,291.66	100%	208.33
03/03/2020	22/25 Ingleston Road, Tingalpa	2,291.66	100%	208.33
30/06/2020	22/25 Ingleston Road, Tingalpa	4,400.00	100%	400.00
		45,283.33		4,116.66
		45,283.33		4,116.66
<b>Total Sales</b>	G1	45,283.33		
<b>Total GST collected on Sales</b>	1A			4,116.66
<b>Expenses</b>				
<b>Capital Purchases</b>				
<b>Total Capital Purchases</b>	G10	0.00		
<b>Non Capital Purchases</b>				
<b>Accountancy Fees</b>				
Accountancy Fees				
04/07/2019	Accountancy Fees	1,595.00	100%	145.00
		1,595.00		145.00
		1,595.00		145.00
<b>Auditor's Remuneration</b>				
Auditor's Remuneration				
04/07/2019	Auditor's Remuneration	385.00	100%	35.00
		385.00		35.00

Description	Reference	Gross(Inc GST)	GST Rate	GST
		385.00		35.00
<b>Fixtures and Fittings (at written down value)</b>				
Carpet (upstairs office)				
02/07/2019	Carpet (upstairs office)	2,648.00	100%	240.73
		2,648.00		240.73
		2,648.00		240.73
<b>Property Expenses - Agents Management Fees</b>				
22/25 Ingleston Road, Tingalpa				
02/07/2019	22/25 Ingleston Road, Tingalpa	3,300.00	100%	300.00
		3,300.00		300.00
		3,300.00		300.00
<b>Property Expenses - Body Corporate Fees</b>				
22/25 Ingleston Road, Tingalpa				
04/12/2019	22/25 Ingleston Road, Tingalpa	866.43	100%	78.77
04/12/2019	22/25 Ingleston Road, Tingalpa	988.87	100%	89.90
24/02/2020	22/25 Ingleston Road, Tingalpa	951.85	100%	86.53
30/06/2020	22/25 Ingleston Road, Tingalpa	902.35	100%	82.03
		3,709.50		337.23
		3,709.50		337.23
<b>Property Expenses - Council Rates</b>				
22/25 Ingleston Road, Tingalpa				
26/08/2019	22/25 Ingleston Road, Tingalpa	654.37	GST Free	0.00
12/09/2019	22/25 Ingleston Road, Tingalpa	653.70	GST Free	0.00
10/02/2020	22/25 Ingleston Road, Tingalpa	651.90	GST Free	0.00
27/04/2020	22/25 Ingleston Road, Tingalpa	661.36	GST Free	0.00
		2,621.33		0.00
		2,621.33		0.00
<b>Property Expenses - Water Rates</b>				
22/25 Ingleston Road, Tingalpa				
10/09/2019	22/25 Ingleston Road, Tingalpa	221.75	GST Free	0.00
24/10/2019	22/25 Ingleston Road, Tingalpa	222.66	GST Free	0.00
16/01/2020	22/25 Ingleston Road, Tingalpa	285.17	GST Free	0.00
02/06/2020	22/25 Ingleston Road, Tingalpa	293.82	GST Free	0.00
		1,023.40		0.00

Description	Reference	Gross(Inc GST)	GST Rate	GST
		1,023.40		0.00
<b>Total Non Capital Purchases</b>	G11	<u>15,282.23</u>		
<b>Total GST Paid on Purchases</b>	1B			<u>1,057.96</u>

**BAS Summary**

<b>Total Sales</b>	<b>G1</b>	45,283.33	<b>Total GST Collected on Sales</b>	<b>1A</b>	4,116.66
<b>Total Capital Purchases</b>	<b>G10</b>	0.00	<b>Total GST Paid on Purchases</b>	<b>1B</b>	1,057.96
<b>Total Non Capital Purchases</b>	<b>G11</b>	15,282.23	<b>GST Payable / (Refundable)</b>		3,058.70

## Henshaw Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>GST Payable/Refundable (84000)</b>					
<u>GST Payable/Refundable (84000)</u>					
01/07/2019	Opening Balance				380.38 DR
02/07/2019	Andersons - Carpet?		240.73		621.11 DR
02/07/2019	a mobile security camera firm that required temporary use of the warehouse space - refer to statement & email from Liz 24/02/2021			533.33	87.78 DR
04/07/2019	Herron Acc fee		180.00		267.78 DR
28/07/2019			452.00		719.78 DR
30/09/2019	Rent from Ensure			300.00	419.78 DR
28/10/2019			533.00		952.78 DR
01/11/2019	Up Agency			416.67	536.11 DR
04/12/2019	DEFT		168.67		704.78 DR
16/12/2019	Up Agency			833.33	128.55 CR
17/02/2020	Rent from Ensure			500.00	628.55 CR
17/02/2020			1,082.00		453.45 DR
18/02/2020	Up Agency			416.67	36.78 DR
24/02/2020	DEFT		86.53		123.31 DR
03/03/2020	Up Agency			416.66	293.35 CR
18/05/2020			1,333.00		1,039.65 DR
30/06/2020	DEFT		82.03		1,121.68 DR
30/06/2020	Rent from Ensure			400.00	721.68 DR
			<b>4,157.96</b>	<b>3,816.66</b>	<b>721.68 DR</b>

**Total Debits: 4,157.96**

**Total Credits: 3,816.66**



Australian Government

Australian Taxation Office

**Agent** HERRON ACCOUNTANTS  
**Client** THE TRUSTEE FOR HENSHAW  
 SUPERANNUATION FUND  
**ABN** 12 269 943 055

## Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 001 – THE TRUSTEE FOR HENSHAW SUPERANNUATION FUND	Jul 2019 – Sep 2019	42129240790	Accrual

**Receipt ID** 661035171  
**Date lodged** 29 October 2019  
**Payment due date** 11 November 2019

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b>Goods and services tax (GST)</b>			
1A Owed to ATO		\$833.00	
1B Owed by ATO			\$300.00
G1 Total sales	\$9,166.00		
Does this include GST?	Yes		

## Amount owing to ATO

\$533.00

BPAY®



**Biller code** 75556

**Ref** 122699430552360

### Telephone and Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

For more information see [www.bpay.com.au](http://www.bpay.com.au)

Australia Post



Australian Government

Australian Taxation Office

**Agent** HERRON ACCOUNTANTS  
**Client** THE TRUSTEE FOR HENSHAW  
 SUPERANNUATION FUND  
**ABN** 12 269 943 055

## Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 001 – THE TRUSTEE FOR HENSHAW SUPERANNUATION FUND	Oct 2019 – Dec 2019	42190323792	Accrual

<b>Receipt ID</b>	8991034243
<b>Date lodged</b>	17 February 2020
<b>Payment due date</b>	28 February 2020

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b>Goods and services tax (GST)</b>			
1A Owed to ATO		\$1,250.00	
1B Owed by ATO			\$168.00
G1 Total sales	\$13,749.00		
Does this include GST?	Yes		

## Amount owing to ATO

\$1,082.00

BPAY®



**Biller code** 75556

**Ref** 122699430552360

### Telephone and Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

For more information see [www.bpay.com.au](http://www.bpay.com.au)

Australia Post



**Australian Government**

**Australian Taxation Office**

**Agent** HERRON ACCOUNTANTS  
**Client** THE TRUSTEE FOR HENSHAW  
 SUPERANNUATION FUND  
**ABN** 12 269 943 055

## Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 001 – THE TRUSTEE FOR HENSHAW SUPERANNUATION FUND	Jan 2020 – Mar 2020	42250555392	Accrual

<b>Receipt ID</b>	2352000094
<b>Date lodged</b>	18 May 2020
<b>Payment due date</b>	26 May 2020

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b>Goods and services tax (GST)</b>			
1A Owed to ATO		\$1,333.00	
1B Owed by ATO			\$0.00
G1 Total sales	\$14,666.00		
Does this include GST?	Yes		

## Amount owing to ATO

\$1,333.00

BPAY®



**Biller code** 75556

**Ref** 122699430552360

### Telephone and Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

For more information see [www.bpay.com.au](http://www.bpay.com.au)

Australia Post



Australian Government

Australian Taxation Office

**Agent** HERRON ACCOUNTANTS  
**Client** THE TRUSTEE FOR HENSHAW  
 SUPERANNUATION FUND  
**ABN** 12 269 943 055

## Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 001 – THE TRUSTEE FOR HENSHAW SUPERANNUATION FUND	Apr 2020 – Jun 2020	42312685341	Accrual

<b>Receipt ID</b>	1064551244
<b>Date lodged</b>	02 September 2020
<b>Payment due date</b>	25 August 2020

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b>Goods and services tax (GST)</b>			
1A Owed to ATO		\$400.00	
1B Owed by ATO			\$0.00
G1 Total sales	\$4,400.00		
Does this include GST?	Yes		
<b>PAYG income tax instalment</b>			
5A Owed to ATO		\$0.00	
5B Owed by ATO			\$0.00
T1 PAYG instalment income	\$0.00		
T2 Multiplied by rate – Based on the notional tax \$ 1,605.63 from the 2019 assessment.	3.21%		
T3 Or new varied rate	0.00%		

## Amount owing to ATO

\$400.00

BPAY®

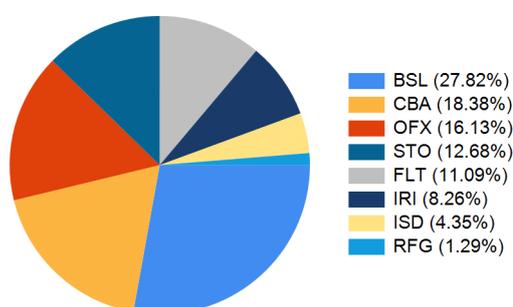
# Financial Year Summary

1 JULY 2019 - 30 JUNE 2020

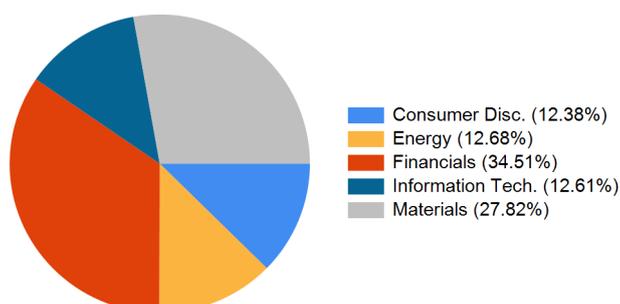
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2020
Shares	2541696	MRS ELIZABETH JOAN HENSHAW + MR MARK HENSHAW <HENSHAW SUPERANNUATION A/C>	\$250,787.04
CDIA	16954591	HENSHAW SUPERANNUATION FUND	\$64,736.79
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$315,523.83</b>

## Allocation as at 30 June 2020

### Shares in your portfolio



### Sectors in your portfolio



## Estimated Interest & Dividends 2019-2020 Financial Year

Est. Franked Dividends	\$1,396.06
Est. Unfranked Dividends	\$1,161.78
Est. Franking Credits	\$598.31
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$411.75
<b>TOTAL INCOME</b>	<b>\$2,969.59</b>

## Fees & Charges 2019-2020 Financial Year

Total Brokerage (inc. GST)	\$681.19
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$681.19</b>

# Financial Year Summary



1 JULY 2019 - 30 JUNE 2020

This statement only provides information for CDIA accounts that have been designated as the settlement account for your trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

# Portfolio Valuation

30 JUNE 2020



SHARES - 2541696 - HIN 65995697

MRS ELIZABETH JOAN HENSHAW + MR MARK HENSHAW <HENSHAW SUPERANNUATION A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
BSL - BLUESCOPE STEEL LTD FPO (ORDINARY FULLY PAID)	5,968	\$11.6900	\$69,765.92	22.11%
CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)	664	\$69.4200	\$46,094.88	14.61%
FLT - FLIGHT CENTRE TRAVEL FPO (ORDINARY FULLY PAID)	2,500	\$11.1200	\$27,800.00	8.81%
IRI - INTEGRATED RESEARCH FPO (ORDINARY FULLY PAID)	5,380	\$3.8500	\$20,713.00	6.56%
ISD - ISENTIA GROUP LTD FPO (ORDINARY FULLY PAID)	75,264	\$0.1450	\$10,913.28	3.46%
OFX - OFX GROUP LTD FPO (ORDINARY FULLY PAID)	28,800	\$1.4050	\$40,464.00	12.82%
RFG - RETAIL FOOD GROUP FPO (ORDINARY FULLY PAID)	46,228	\$0.0700	\$3,235.96	1.03%
STO - SANTOS LTD FPO (ORDINARY FULLY PAID)	6,000	\$5.3000	\$31,800.00	10.08%
		<b>Sub Total</b>	<b>\$250,787.04</b>	<b>79.48%</b>

Cash Accounts	Portfolio Value	% of Portfolio	
CDIA - 06716716954591	\$64,736.79	20.52%	
	<b>TOTAL</b>	<b>\$315,523.83</b>	<b>100.00%</b>

# Portfolio Valuation

30 JUNE 2020



This statement only provides information for CDIA accounts that have been designated as the settlement account for your trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

# Transaction Summary

1 JULY 2019 - 30 JUNE 2020



SHARES - 2541696 - HIN 65995697

MRS ELIZABETH JOAN HENSHAW + MR MARK HENSHAW <HENSHAW SUPERANNUATION A/C>

Total Buys and Sells	2019 - 2020 Financial Year
Total Buys (inc. Brokerage + GST)	\$270,574.99
Total Sells (inc. Brokerage + GST)	\$206,931.77

BKL - BLACKMORES LIMITED FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
05-Feb-2020	Sell	-376	\$94.2600	-\$35,441.76	\$42.53	\$3.87	95170305	-\$35,399.23
16-Aug-2019	Buy	148	\$67.7000	\$10,019.60	\$29.95	\$2.72	91952223	\$10,049.55
<b>Sub Total</b>					<b>\$72.48</b>	<b>\$6.59</b>		<b>-\$25,349.68</b>

BSL - BLUESCOPE STEEL LTD FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
13-Mar-2020	Buy	3,600	\$8.9800	\$32,328.00	\$38.80	\$3.53	96574481	\$32,366.80
<b>Sub Total</b>					<b>\$38.80</b>	<b>\$3.53</b>		<b>\$32,366.80</b>

BWX - BWX LIMITED FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
02-Sep-2019	Sell	-17,528	\$3.3967	-\$59,538.17	\$71.45	\$6.50	92285835	-\$59,466.72
<b>Sub Total</b>					<b>\$71.45</b>	<b>\$6.50</b>		<b>-\$59,466.72</b>

CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
23-Mar-2020	Buy	300	\$56.0000	\$16,800.00	\$29.95	\$2.72	97055230	\$16,829.95
10-Mar-2020	Buy	364	\$66.0000	\$24,024.00	\$29.95	\$2.72	96269684	\$24,053.95
<b>Sub Total</b>					<b>\$59.90</b>	<b>\$5.44</b>		<b>\$40,883.90</b>

CCL - COCA-COLA AMATIL FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
30-Mar-2020	Sell	-3,500	\$8.5800	-\$30,030.00	\$36.04	\$3.28	97500442	-\$29,993.96
23-Mar-2020	Buy	3,500	\$8.0000	\$28,000.00	\$33.61	\$3.06	97111568	\$28,033.61
<b>Sub Total</b>					<b>\$69.65</b>	<b>\$6.34</b>		<b>-\$1,960.35</b>

FLT - FLIGHT CENTRE TRAVEL FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
01-Jun-2020	Buy	1,500	\$13.0000	\$19,500.00	\$29.95	\$2.72	100549683	\$19,529.95
28-Feb-2020	Buy	1,000	\$31.9000	\$31,900.00	\$38.28	\$3.48	95820401	\$31,938.28
<b>Sub Total</b>					<b>\$68.23</b>	<b>\$6.20</b>		<b>\$51,468.23</b>

# Transaction Summary

1 JULY 2019 - 30 JUNE 2020



HSN - HANSEN TECHNOLOGIES FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
12-Feb-2020	Sell	-1,966	\$3.8000	-\$7,470.80	\$19.95	\$1.81	95341372	-\$7,450.85
<b>Sub Total</b>					<b>\$19.95</b>	<b>\$1.81</b>		<b>-\$7,450.85</b>

IPH - IPH LIMITED FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
16-Aug-2019	Sell	-589	\$8.4200	-\$4,959.38	\$19.95	\$1.81	91941561	-\$4,939.43
<b>Sub Total</b>					<b>\$19.95</b>	<b>\$1.81</b>		<b>-\$4,939.43</b>

IRI - INTEGRATED RESEARCH FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
27-Nov-2019	Buy	2,690	\$3.1905	\$8,582.37	\$19.95	\$1.81	93973479	\$8,602.32
<b>Sub Total</b>					<b>\$19.95</b>	<b>\$1.81</b>		<b>\$8,602.32</b>

KGN - KOGAN.COM LTD FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
04-Oct-2019	Sell	-5,480	\$6.4400	-\$35,291.20	\$42.35	\$3.85	92944943	-\$35,248.85
<b>Sub Total</b>					<b>\$42.35</b>	<b>\$3.85</b>		<b>-\$35,248.85</b>

OFX - OFX GROUP LTD FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
06-Mar-2020	Buy	8,000	\$1.2000	\$9,600.00	\$19.95	\$1.81	96152309	\$9,619.95
26-Aug-2019	Buy	20,725	\$1.3400	\$27,771.50	\$23.45	\$2.13	92108894	\$27,794.95
23-Aug-2019	Buy	75	\$1.3400	\$100.50	\$10.00	\$0.91	92102242	\$110.50
15-Aug-2019	Sell	-10,500	\$1.4850	-\$15,592.63	\$29.95	\$2.72	91903727	-\$15,562.68
13-Aug-2019	Sell	-13,500	\$1.4000	-\$18,900.00	\$29.95	\$2.72	91845125	-\$18,870.05
02-Aug-2019	Buy	6,000	\$1.3400	\$8,040.00	\$19.95	\$1.81	91582104	\$8,059.95
26-Jul-2019	Buy	18,000	\$1.3400	\$24,120.00	\$29.95	\$2.72	91429699	\$24,149.95
<b>Sub Total</b>					<b>\$163.20</b>	<b>\$14.82</b>		<b>\$35,302.57</b>

STO - SANTOS LTD FPO (ORDINARY FULLY PAID)								
Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
09-Mar-2020	Buy	6,000	\$4.9000	\$29,400.00	\$35.28	\$3.21	96175805	\$29,435.28
<b>Sub Total</b>					<b>\$35.28</b>	<b>\$3.21</b>		<b>\$29,435.28</b>

# Transaction Summary

1 JULY 2019 - 30 JUNE 2020



The transaction summary is only able to display information available to us. Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)  
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)  
Security Transfer Registrars (<https://www.securitytransfer.com.au/>)  
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

# Interest & Estimated Dividend Summary



1 JULY 2019 - 30 JUNE 2020

SHARES - 2541696 - HIN 65995697

MRS ELIZABETH JOAN HENSHAW + MR MARK HENSHAW <HENSHAW SUPERANNUATION A/C>

## ESTIMATED DIVIDEND SUMMARY

### BKL - BLACKMORES LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
27-Aug-2019	12-Sep-2019	Final	\$0.7000	376	\$0.00	\$263.20	\$263.20	\$112.80
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$263.20</b>	<b>\$263.20</b>	<b>\$112.80</b>

### BSL - BLUESCOPE STEEL LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
28-Feb-2020	31-Mar-2020	Interim	\$0.0600	2,368	\$142.08	\$0.00	\$142.08	\$0.00
11-Sep-2019	16-Oct-2019	Final	\$0.0800	2,368	\$189.44	\$0.00	\$189.44	\$0.00
<b>Sub Total</b>					<b>\$331.52</b>	<b>\$0.00</b>	<b>\$331.52</b>	<b>\$0.00</b>

### HSN - HANSEN TECHNOLOGIES FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Sep-2019	26-Sep-2019	Final	\$0.0300	1,966	\$7.86	\$51.12	\$58.98	\$21.91
<b>Sub Total</b>					<b>\$7.86</b>	<b>\$51.12</b>	<b>\$58.98</b>	<b>\$21.91</b>

### IRI - INTEGRATED RESEARCH FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
27-Feb-2020	21-Apr-2020	Interim	\$0.0350	5,380	\$0.00	\$188.30	\$188.30	\$80.70
02-Sep-2019	15-Oct-2019	Final	\$0.0375	2,690	\$0.00	\$100.88	\$100.88	\$43.23
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$289.18</b>	<b>\$289.18</b>	<b>\$123.93</b>

### KGN - KOGAN.COM LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
26-Aug-2019	14-Oct-2019	Final	\$0.0820	5,480	\$0.00	\$449.36	\$449.36	\$192.58
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$449.36</b>	<b>\$449.36</b>	<b>\$192.58</b>

### OFX - OFX GROUP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Jun-2020	22-Jun-2020	Final	\$0.0235	28,800	\$676.80	\$0.00	\$676.80	\$0.00
27-Nov-2019	13-Dec-2019	Interim	\$0.0235	20,800	\$145.60	\$343.20	\$488.80	\$147.09
<b>Sub Total</b>					<b>\$822.40</b>	<b>\$343.20</b>	<b>\$1,165.60</b>	<b>\$147.09</b>
<b>TOTAL</b>					<b>\$1,161.78</b>	<b>\$1,396.06</b>	<b>\$2,557.84</b>	<b>\$598.31</b>

# Interest & Estimated Dividend Summary

1 JULY 2019 - 30 JUNE 2020



## ESTIMATED INTEREST RECEIVED

No data available

<b>TOTAL</b>	<b>\$0.00</b>
--------------	---------------

## INTEREST INCOME SUMMARY

<b>Account</b>	<b>Interest</b>
CDIA - 16954591	\$411.75
<b>TOTAL</b>	<b>\$411.75</b>

# Interest & Estimated Dividend Summary

1 JULY 2019 - 30 JUNE 2020



This statement only provides information for CDIA accounts that have been designated as the settlement account for your trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

(1) This is an estimate prepared by CommSec based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by CommSec based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If you have bought shares in the special 2 day trading period that is available after a company's shares go 'ex-dividend' then you may not be entitled to franking credits on these shares. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 ("CommSec"), a participant of the ASX Group and Chi-X Australia. CommSec is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia Group ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for your records in this regard. If there are any errors in this statement, please contact us on 13 15 19. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the report period. This report only includes dividends paid for holdings held with CommSec. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to CommSec are not included in this report. This report may not include information on some accounts if you have switched products during the financial year. CommSec is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information whilst based upon your holdings only takes into account those of your circumstances of which we are aware. It is recommended that you provide the report to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | [www.commsec.com.au](http://www.commsec.com.au)

# Interest & Estimated Dividend Summary



1 JULY 2019 - 30 JUNE 2020

GLOSSARY	
Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future.
Final dividend	A dividend paid during a year representing a return based on the previous twelve months' financial performance.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits.
Total subscription	Total subscription can include, but are not limited to: CommSecIRESS fees, Morningstar research subscription fees and CommSec share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.



Henshaw Superannuation Fund  
PO Box 4220  
GUMDALE QLD 4154

**Invoice Date**  
25 February 2020

**ABN.**  
16 134 060 432

**Invoice No.**  
23618

**Client Code**  
HENS06

## TAX INVOICE

To our Professional Fees and Charges in attending to the following:-

### Annual Administration

Input of data into BGL 360.

Analysis of income and expenses, raising year end accounting adjustments including profit and loss adjustments for:

- Revaluation of market securities; and
- Allocation of contributions received.

Preparation of Financial Statements for the Henshaw Superannuation Fund for the year ended 30 June 2019.

Preparation of Member Benefit Statements for the year ended 30 June 2019.

Preparation and Electronic Lodgement of the Fund Income Tax Return for the year ended 30 June 2019.

1,450.00 ✓

### Audit

Audit of the 2019 Financial Statements as performed by Super Audits.

350.00 ✓

Our Price  
Plus: GST

1,800.00  
180.00

**TOTAL DUE**

**\$1,980.00**



**Remittance Advice - Please return with your payment**

Payment required within Fourteen (14) Days from date of Invoice

**Invoice Due Date - 10 March 2020**

**Please forward cheques to:**

Herron Accountants  
PO Box 504  
North Lakes QLD 4509  
Ph: 07 3204 4166

**For Direct Deposit:**

BSB: 124 001  
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: \_\_\_\_ / \_\_\_\_

Name on Card:

\_\_\_\_\_

Signature:

\_\_\_\_\_

Client Code: HENS06

Invoice No: 23618

Amount Due: \$1,980.00

Amount Paid: \$\_\_\_\_\_

25th September 2020



Henshaw Superannuation Fund  
P O Box 4220  
GUMDALE QLD 4154

Dear Trustee

**2020 Annual Statement Insurance through Superannuation  
Policy number: 1671282**

We're pleased to provide an update about your policy for the year ended 30 June 2020.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

**Important**

Please note that this statement outlines details of your insurance through superannuation only.

**Are your contact details up to date?**

The email address we have on file for you is [liz@ensureelectrical.com.au](mailto:liz@ensureelectrical.com.au). If your email or any other contact details have changed, please let us know and we'll update them for you.

**More information**

If you have any questions or would like more information, please contact your financial adviser Norman Sinclair by phone on 07 3117 0607 or by email to [admin@sinclairfg.com.au](mailto:admin@sinclairfg.com.au). You can also get in touch with us directly by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

**TAL Life Limited**

ABN 70 050 109 450 | AFSL 237848  
GPO Box 5380, Sydney NSW 2001  
Level 16, 363 George Street  
Sydney NSW 2000

**Customer Service**

P 1300 209 088  
F 1300 351 133  
E [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

W [tal.com.au](http://tal.com.au)

## Superannuation

### Annual Statement

1 July 2019 to 30 June 2020

Life Insured	: Elizabeth Henshaw	Commencement date	: 27/02/2017
Policy number	: 1671282		
Adviser	: Norman Sinclair		
Adviser number	: 87525		
Policy Owner	: Henshaw Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

### Insurance Benefits as at 30 June 2020

Elizabeth Henshaw's Benefits	\$
Death Sum Insured	2100000.00

### Summary

	\$
Withdrawal Value as at 01/07/2019	0.00
Total Premiums and Rollovers	3082.64
Total Insurance Premiums	( 3082.64 )
Withdrawal Value as at 30/06/2020	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

#### TAL Life Limited

ABN 70 050 109 450 | AFSL 237848  
 GPO Box 5380, Sydney NSW 2001  
 Level 16, 363 George Street  
 Sydney NSW 2000

**Customer Service**  
 P 1300 209 088  
 F 1300 351 133  
 E customerservice@tal.com.au

W tal.com.au

## Superannuation

### Annual Statement

Life Insured : Elizabeth Henshaw

Policy number : 1671282

### Transaction listing

Date	Transaction	Amount \$
02/03/2020	Premium	3082.64
02/03/2020	Insurance Premium	( 3082.64 )

## **Important information**

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2020 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

### **Your insurance benefits**

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

### **Assets of the fund**

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

### **Additional explanation of policy fees and costs**

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

### **Withdrawal value**

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

### **Complaints**

If you have a complaint related to your insurance, you can contact us by email [CustomerResolutionTeam@tal.com.au](mailto:CustomerResolutionTeam@tal.com.au), phone on 1300 209 088, in writing to Complaints Department, TAL Life Limited, GPO Box 5380, Sydney NSW 2001 or online at [www.tal.com.au/Contact-TAL](http://www.tal.com.au/Contact-TAL).

We will attempt to resolve your complaint within 45 days of the date it is received by us. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

### **Australian Financial Complaints Authority**

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

### **Your privacy**

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at [www.tal.com.au/privacy-policy](http://www.tal.com.au/privacy-policy) (all policies) and [www.mercer.com.au/privacy.html](http://www.mercer.com.au/privacy.html) (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

### **Contacting TAL**

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au). You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.

25th September 2020

Henshaw Superannuation Fund  
P O Box 4220  
GUMDALE QLD 4154

Dear Trustee

**2020 Annual Statement Insurance through Superannuation**  
**Policy number: 1671281**

We're pleased to provide an update about your policy for the year ended 30 June 2020.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

**Important**

Please note that this statement outlines details of your insurance through superannuation only.

**Are your contact details up to date?**

The email address we have on file for you is [liz@ensureelectrical.com.au](mailto:liz@ensureelectrical.com.au). If your email or any other contact details have changed, please let us know and we'll update them for you.

**More information**

If you have any questions or would like more information, please contact your financial adviser Norman Sinclair by phone on 07 3117 0607 or by email to [admin@sinclairfg.com.au](mailto:admin@sinclairfg.com.au). You can also get in touch with us directly by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

**TAL Life Limited**

ABN 70 050 109 450 | AFSL 237848  
GPO Box 5380, Sydney NSW 2001  
Level 16, 363 George Street  
Sydney NSW 2000

**Customer Service**  
P 1300 209 088  
F 1300 351 133  
E [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

W [tal.com.au](http://tal.com.au)

## Superannuation

### Annual Statement

1 July 2019 to 30 June 2020

Life Insured : Mark Henshaw	Commencement date : 27/02/2017
Policy number : 1671281	
Adviser : Norman Sinclair	
Adviser number : 87525	
Policy Owner : Henshaw Superannuation Fund	
Issuer : TAL Life Limited	
AFSL : 237848	ABN : 70 050 109 450

### Insurance Benefits as at 30 June 2020

Mark Henshaw's Benefits	\$
Death Sum Insured	2100000.00

### Summary

	\$
Withdrawal Value as at 01/07/2019	0.00
Total Premiums and Rollovers	6812.30
Total Insurance Premiums	( 6812.30 )
Withdrawal Value as at 30/06/2020	0.00
Total Policy Fees (included in total insurance premiums paid)	88.99

#### TAL Life Limited

ABN 70 050 109 450 | AFSL 237848  
 GPO Box 5380, Sydney NSW 2001  
 Level 16, 363 George Street  
 Sydney NSW 2000

**Customer Service**  
 P 1300 209 088  
 F 1300 351 133  
 E customerservice@tal.com.au

W tal.com.au

**Superannuation**

**Annual Statement**

Life Insured : Mark Henshaw

Policy number : 1671281

**Transaction listing**

Date	Transaction	Amount \$
02/03/2020	Premium	6812.30
02/03/2020	Insurance Premium	( 6812.30 )

## **Important information**

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2020 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

### **Your insurance benefits**

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

### **Assets of the fund**

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

### **Additional explanation of policy fees and costs**

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

### **Withdrawal value**

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

### **Complaints**

If you have a complaint related to your insurance, you can contact us by email [CustomerResolutionTeam@tal.com.au](mailto:CustomerResolutionTeam@tal.com.au), phone on 1300 209 088, in writing to Complaints Department, TAL Life Limited, GPO Box 5380, Sydney NSW 2001 or online at [www.tal.com.au/Contact-TAL](http://www.tal.com.au/Contact-TAL).

We will attempt to resolve your complaint within 45 days of the date it is received by us. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

### **Australian Financial Complaints Authority**

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

### **Your privacy**

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at [www.tal.com.au/privacy-policy](http://www.tal.com.au/privacy-policy) (all policies) and [www.mercer.com.au/privacy.html](http://www.mercer.com.au/privacy.html) (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

### **Contacting TAL**

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au). You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.

# Henshaw Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>B - Income - Gross rent and other leasing and hiring income</b>				
	02/07/2019	28000/INGLESTON	22/25 Ingleston Road, Tingalpa	8,333.33
	30/09/2019	28000/INGLESTON	22/25 Ingleston Road, Tingalpa	3,000.00
	01/11/2019	28000/INGLESTON	22/25 Ingleston Road, Tingalpa	4,166.66
	16/12/2019	28000/INGLESTON	22/25 Ingleston Road, Tingalpa	8,333.33
	17/02/2020	28000/INGLESTON	22/25 Ingleston Road, Tingalpa	2,000.00
	17/02/2020	28000/INGLESTON	22/25 Ingleston Road, Tingalpa	3,000.00
	18/02/2020	28000/INGLESTON	22/25 Ingleston Road, Tingalpa	4,166.69
	03/03/2020	28000/INGLESTON	22/25 Ingleston Road, Tingalpa	2,083.33
	03/03/2020	28000/INGLESTON	22/25 Ingleston Road, Tingalpa	2,083.33
	30/06/2020	28000/INGLESTON	22/25 Ingleston Road, Tingalpa	4,000.00
<b>Sub-Total</b>				<b>41,166.67</b>
<b>Ignore Cents</b>				<b>0.67</b>
<b>Total</b>				<b>41,166.00</b>
<b>C - Income - Gross interest</b>				
	01/07/2019	25000/CBA Direct Investmen	CBA Direct Investment Account	38.75
	08/07/2019	25000/ATO6	ATO	9.61
	31/07/2019	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	11.24
	01/08/2019	25000/CBA Direct Investmen	CBA Direct Investment Account	24.66
	31/08/2019	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	11.88
	01/09/2019	25000/CBA Direct Investmen	CBA Direct Investment Account	9.26
	30/09/2019	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	5.82
	01/10/2019	25000/CBA Direct Investmen	CBA Direct Investment Account	63.99
	31/10/2019	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	5.56
	01/11/2019	25000/CBA Direct Investmen	CBA Direct Investment Account	57.52
	30/11/2019	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	8.33
	01/12/2019	25000/CBA Direct Investmen	CBA Direct Investment Account	45.51
	31/12/2019	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	10.18
	01/01/2020	25000/CBA Direct Investmen	CBA Direct Investment Account	44.74
	31/01/2020	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	4.59
	01/02/2020	25000/CBA Direct Investmen	CBA Direct Investment Account	49.94
	29/02/2020	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	4.53
	01/03/2020	25000/CBA Direct Investmen	CBA Direct Investment Account	56.83
	31/03/2020	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	3.35
	01/04/2020	25000/CBA Direct Investmen	CBA Direct Investment Account	20.55
	30/04/2020	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	2.10

# Henshaw Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
	31/05/2020	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	2.73
	30/06/2020	25000/Bank of QLD Cheque A	Bank of QLD Cheque Account	3.45
<b>Sub-Total</b>				<b>495.12</b>
<b>Ignore Cents</b>				<b>0.12</b>
<b>Total</b>				<b>495.00</b>
<b>J - Unfranked dividend amount</b>				
	26/09/2019	23900/HSN.AX	Hansen Technologies Limited	7.86
	16/10/2019	23900/BSL.AX	Bluescope Steel Limited	189.44
	13/12/2019	23900/OFX.AX	OFX Group Limited	146.64
	31/03/2020	23900/BSL.AX	Bluescope Steel Limited	142.08
	22/06/2020	23900/OFX.AX	OFX Group Limited	676.80
<b>Sub-Total</b>				<b>1,162.82</b>
<b>Ignore Cents</b>				<b>0.82</b>
<b>Total</b>				<b>1,162.00</b>
<b>K - Franked dividend amount</b>				
	12/09/2019	23900/BKL.AX	Blackmores Limited	263.20
	26/09/2019	23900/HSN.AX	Hansen Technologies Limited	51.12
	14/10/2019	23900/KGN.AX	Kogan.com Ltd	449.36
	15/10/2019	23900/IRI.AX	Integrated Research Limited	100.88
	13/12/2019	23900/OFX.AX	OFX Group Limited	342.16
	21/04/2020	23900/IRI.AX	Integrated Research Limited	188.30
<b>Sub-Total</b>				<b>1,395.02</b>
<b>Ignore Cents</b>				<b>0.02</b>
<b>Total</b>				<b>1,395.00</b>
<b>L - Income - Dividend franking credit</b>				
	12/09/2019	23900/BKL.AX	Blackmores Limited	112.80
	26/09/2019	23900/HSN.AX	Hansen Technologies Limited	21.91
	14/10/2019	23900/KGN.AX	Kogan.com Ltd	192.58
	15/10/2019	23900/IRI.AX	Integrated Research Limited	43.23
	13/12/2019	23900/OFX.AX	OFX Group Limited	146.64
	21/04/2020	23900/IRI.AX	Integrated Research Limited	80.70
<b>Sub-Total</b>				<b>597.86</b>
<b>Ignore Cents</b>				<b>0.86</b>
<b>Total</b>				<b>597.00</b>
<b>R1 - Assessable employer contributions</b>				
	10/07/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	270.71
	22/07/2019	24200/HENMAR00001A	(Contributions) Henshaw, Mark - Accumulation (Accumulation)	365.39
	22/07/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	317.50
	24/07/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	220.58

# Henshaw Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>R1 - Assessable employer contributions</b>				
	07/08/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	200.52
	21/08/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	160.41
	04/09/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	201.96
	18/09/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	309.38
	16/10/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	164.72
	28/10/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	2,272.14
	28/10/2019	24200/HENMAR00001A	(Contributions) Henshaw, Mark - Accumulation (Accumulation)	2,053.89
	30/10/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	111.25
	13/11/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	154.69
	27/11/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	184.77
	11/12/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	224.87
	08/01/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	189.06
	05/02/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	121.76
	16/02/2020	24200/HENMAR00001A	(Contributions) Henshaw, Mark - Accumulation (Accumulation)	2,606.14
	16/02/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	2,557.69
	19/02/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	200.52
	04/03/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	34.38
	18/03/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	401.48
	01/04/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	242.75
	29/04/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	297.37
	13/05/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	564.40
	18/05/2020	24200/HENMAR00001A	(Contributions) Henshaw, Mark - Accumulation (Accumulation)	2,606.14
	18/05/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	2,557.69
	27/05/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	100.14
	10/06/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	250.34
	30/06/2020	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth - Accumulation (Accumulation)	2,192.31
	30/06/2020	24200/HENMAR00001A	(Contributions) Henshaw, Mark - Accumulation (Accumulation)	2,233.83
<b>Sub-Total</b>				<b>24,368.78</b>
<b>Ignore Cents</b>				<b>0.78</b>
<b>Total</b>				<b>24,368.00</b>
<b>R2 - Assessable personal contributions</b>				
	01/07/2019	24200/HENELI00001A	(Contributions) Henshaw, Elizabeth -	2,147.99

# Henshaw Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>R2 - Assessable personal contributions</b>				
	01/07/2019	24200/HENMAR00001A	Accumulation (Accumulation) (Contributions) Henshaw, Mark - Accumulation (Accumulation)	2,148.00
<b>Sub-Total</b>				<b>4,295.99</b>
<b>Ignore Cents</b>				<b>0.99</b>
<b>Total</b>				<b>4,295.00</b>
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
Assessable employer contributions				24,368.78
Assessable personal contributions				4,295.99
<b>Sub-Total</b>				<b>28,664.77</b>
<b>Ignore Cents</b>				<b>0.77</b>
<b>Total</b>				<b>28,664.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				73,478.00
<b>Sub-Total</b>				<b>73,478.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>73,478.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				73,478.00
<b>Sub-Total</b>				<b>73,478.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>73,478.00</b>
<b>E1 - Expenses - Decline in value of depreciating assets</b>				
	30/06/2020	33400/Carpet	Carpet (upstairs office)	600.17
<b>Sub-Total</b>				<b>600.17</b>
<b>Ignore Cents</b>				<b>0.17</b>
<b>Total</b>				<b>600.00</b>
<b>F1 - Expenses - Insurance Premiums</b>				
	02/03/2020	39000/HENMAR00001A	(Life Insurance Premiums) Henshaw, Mark - Accumulation (Accumulat...	6,812.30
	02/03/2020	39000/HENELI00001A	(Life Insurance Premiums) Henshaw, Elizabeth - Accumulation (Accu...	3,082.64
<b>Sub-Total</b>				<b>9,894.94</b>
<b>Ignore Cents</b>				<b>0.94</b>
<b>Total</b>				<b>9,894.00</b>
<b>H1 - Expenses - SMSF auditor fee</b>				
	04/07/2019	30700	Auditor's Remuneration	350.00
<b>Sub-Total</b>				<b>350.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>350.00</b>
<b>I1 - Expenses - Investment expenses</b>				
	02/07/2019	41930/INGLESTON	22/25 Ingleston Road, Tingalpa	3,000.00

# Henshaw Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>I1 - Expenses - Investment expenses</b>				
	26/08/2019	41960/INGLESTON	22/25 Ingleston Road, Tingalpa	654.37
	12/09/2019	41960/INGLESTON	22/25 Ingleston Road, Tingalpa	653.70
	10/02/2020	41960/INGLESTON	22/25 Ingleston Road, Tingalpa	651.90
	27/04/2020	41960/INGLESTON	22/25 Ingleston Road, Tingalpa	661.36
	02/07/2019	42060/INGLESTON	22/25 Ingleston Road, Tingalpa	(1,324.00)
	04/12/2019	42100/INGLESTON	22/25 Ingleston Road, Tingalpa	787.66
	04/12/2019	42100/INGLESTON	22/25 Ingleston Road, Tingalpa	898.97
	24/02/2020	42100/INGLESTON	22/25 Ingleston Road, Tingalpa	865.32
	30/06/2020	42100/INGLESTON	22/25 Ingleston Road, Tingalpa	820.32
	10/09/2019	42150/INGLESTON	22/25 Ingleston Road, Tingalpa	221.75
	24/10/2019	42150/INGLESTON	22/25 Ingleston Road, Tingalpa	222.66
	16/01/2020	42150/INGLESTON	22/25 Ingleston Road, Tingalpa	285.17
	02/06/2020	42150/INGLESTON	22/25 Ingleston Road, Tingalpa	293.82
<b>Sub-Total</b>				<b>8,693.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>8,693.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	04/07/2019	30100	Accountancy Fees	1,450.00
	31/07/2019	31500	Bank Charges	1.30
	30/09/2019	31500	Bank Charges	0.65
	31/01/2020	31500	Bank Charges	0.65
	31/03/2020	31500	Bank Charges	0.65
	16/03/2020	30400	ATO Supervisory Levy	259.00
<b>Sub-Total</b>				<b>1,712.25</b>
<b>Ignore Cents</b>				<b>0.25</b>
<b>Total</b>				<b>1,712.00</b>
<b>N - TOTAL DEDUCTIONS</b>				
				21,249.00
<b>Sub-Total</b>				<b>21,249.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>21,249.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				
				52,229.00
<b>Sub-Total</b>				<b>52,229.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>52,229.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				21,249.00
<b>Sub-Total</b>				<b>21,249.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>21,249.00</b>

# Henshaw Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>A - Taxable income</b>				
				52,229.00
<b>Sub-Total</b>				<b>52,229.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>52,229.00</b>
<b>T1 - Tax on taxable income</b>				
				7,834.35
<b>Sub-Total</b>				<b>7,834.35</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,834.35</b>
<b>B - Gross Tax</b>				
				7,834.35
<b>Sub-Total</b>				<b>7,834.35</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,834.35</b>
<b>T2 - SUBTOTAL</b>				
				7,834.35
<b>Sub-Total</b>				<b>7,834.35</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,834.35</b>
<b>T3 - SUBTOTAL 2</b>				
				7,834.35
<b>Sub-Total</b>				<b>7,834.35</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,834.35</b>
<b>E1 - Complying fund's franking credits tax offset</b>				
	12/09/2019	23900/BKL.AX	Blackmores Limited	112.80
	26/09/2019	23900/HSN.AX	Hansen Technologies Limited	21.91
	14/10/2019	23900/KGN.AX	Kogan.com Ltd	192.58
	15/10/2019	23900/IRI.AX	Integrated Research Limited	43.23
	13/12/2019	23900/OFX.AX	OFX Group Limited	146.64
	21/04/2020	23900/IRI.AX	Integrated Research Limited	80.70
<b>Sub-Total</b>				<b>597.86</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>597.86</b>
<b>E - Refundable tax offsets</b>				
				597.86
<b>Sub-Total</b>				<b>597.86</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>597.86</b>
<b>T5 - TAX PAYABLE</b>				

# Henshaw Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>T5 - TAX PAYABLE</b>				
				7,236.49
<b>Sub-Total</b>				<b>7,236.49</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,236.49</b>
<b>H3 - Credit for tax withheld – where ABN or TFN not quoted (non-individual)</b>				
	26/09/2019	23900/HSN.AX	Hansen Technologies Limited	3.00
	16/10/2019	23900/BSL.AX	Bluescope Steel Limited	88.00
	31/03/2020	23900/BSL.AX	Bluescope Steel Limited	66.00
<b>Sub-Total</b>				<b>157.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>157.00</b>
<b>H - Eligible credits</b>				
				157.00
<b>Sub-Total</b>				<b>157.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>157.00</b>
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				7,338.49
<b>Sub-Total</b>				<b>7,338.49</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,338.49</b>

## Henshaw Superannuation Fund

# Deferred Tax Reconciliation

For The Period 01 July 2019 - 30 June 2020

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
<b>Revaluations</b>					
BKL.AX	Blackmores Limited	3,856.26	1,285.42	2,570.84	2,570.84
INGLESTON	22/25 Ingleston Road, Tingalpa	(48,490.00)	(16,163.33)	(32,326.67)	(32,326.67)
ISD.AX	Isentia Group Ltd	(6,021.12)	(2,007.04)	(4,014.08)	(4,014.08)
BWX.AX	BWX Limited	23,510.97	7,836.99	15,673.98	15,673.98
HSN.AX	Hansen Technologies Limited	(634.59)	(211.53)	(423.06)	(423.06)
STO.AX	Santos Limited	2,364.72	788.24	1,576.48	1,576.48
XIP.AX	Xenith IP Group Limited	(4,657.62)	(1,552.54)	(3,105.08)	(3,105.08)
IRI.AX	Integrated Research Limited	3,233.68	1,077.89	2,155.79	2,155.79
OFX.AX	OFX Group Limited	2,938.60	979.53	1,959.07	1,959.07
CBA.AX	Commonwealth Bank Of Australia.	5,210.98	1,736.99	3,473.99	3,473.99
SUROC.AX	Sun Resources NI Options- 31-May-19	(106.12)	(35.37)	(70.75)	(70.75)
RFG.AX	Retail Food Group Limited	(2,773.68)	(924.56)	(1,849.12)	(1,849.12)
KGN.AX	Kogan.com Ltd	6,146.19	2,048.73	4,097.46	4,097.46
FLT.AX	Flight Centre Travel Group Limited	(23,668.23)	(7,889.41)	(15,778.82)	(15,778.82)
BSL.AX	Bluescope Steel Limited	8,864.72	2,954.91	5,909.81	5,909.81
		(30,225.24)	(10,075.08)	(20,150.16)	(20,150.16)
<b>Total</b>		(30,225.24)	(10,075.08)	(20,150.16)	(20,150.16)
<b>Deferred Tax Liability (Asset) Summary</b>					
<b>Opening Balance</b>		(4,415.21)			

Current Year Transactions	(3,022.52)
Total Capital Losses	0.00
Total Tax Losses	0.00
Deferred Tax WriteBacks/Adjustment	0.00
Capital Loss carried forward recouped	2,673.79
Tax Loss carried forward recouped	0.00
<b>Closing Balance</b>	<b>(4,763.94)</b>

# Henshaw Superannuation Fund

## Statement of Taxable Income

For the year ended 30 June 2020

---

	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	39,077.09
<b>Less</b>	
Realised Accounting Capital Gains	17,825.29
	<u>17,825.29</u>
<b>Add</b>	
Decrease in MV of investments	30,225.24
Franking Credits	597.86
TFN Credits - Dividends	157.00
	<u>30,980.10</u>
SMSF Annual Return Rounding	(2.90)
	<u>52,229.00</u>
<b>Taxable Income or Loss</b>	<b>52,229.00</b>
Income Tax on Taxable Income or Loss	7,834.35
<b>Less</b>	
Franking Credits	597.86
	<u>7,236.49</u>
<b>TAX PAYABLE</b>	<b>7,236.49</b>
<b>Less</b>	
TFN Credits	157.00
	<u>7,079.49</u>
<b>CURRENT TAX OR REFUND</b>	<b>7,079.49</b>
Supervisory Levy	259.00
	<u>7,338.49</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<b>7,338.49</b>

---

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Dividends Received (23900)</b>					
<u>Blackmores Limited (BKL.AX)</u>					
12/09/2019				263.20	263.20 CR
				<b>263.20</b>	<b>263.20 CR</b>
<u>Bluescope Steel Limited (BSL.AX)</u>					
16/10/2019				101.44	101.44 CR
31/03/2020				76.08	177.52 CR
				<b>177.52</b>	<b>177.52 CR</b>
<u>Hansen Technologies Limited (HSN.AX)</u>					
26/09/2019				55.98	55.98 CR
				<b>55.98</b>	<b>55.98 CR</b>
<u>Integrated Research Limited (IRI.AX)</u>					
15/10/2019				100.88	100.88 CR
21/04/2020				188.30	289.18 CR
				<b>289.18</b>	<b>289.18 CR</b>
<u>Kogan.com Ltd (KGN.AX)</u>					
14/10/2019				449.36	449.36 CR
				<b>449.36</b>	<b>449.36 CR</b>
<u>OFX Group Limited (OFX.AX)</u>					
13/12/2019				488.80	488.80 CR
22/06/2020				676.80	1,165.60 CR
				<b>1,165.60</b>	<b>1,165.60 CR</b>
<b>Contributions (24200)</b>					
<u>(Contributions) Henshaw, Elizabeth - Accumulation (HENELI00001A)</u>					
01/07/2019	50/50 personal contribution (2017 & 2019 accounting fees paid out of pocket)			2,147.99	2,147.99 CR
10/07/2019	SuperChoice Pty Ltd			270.71	2,418.70 CR
22/07/2019	Super from Ensure			317.50	2,736.20 CR
24/07/2019	SuperChoice Pty Ltd			220.58	2,956.78 CR
07/08/2019	SuperChoice Pty Ltd			200.52	3,157.30 CR
21/08/2019	SuperChoice Pty Ltd			160.41	3,317.71 CR
04/09/2019	SuperChoice Pty Ltd			201.96	3,519.67 CR
18/09/2019	SuperChoice Pty Ltd			309.38	3,829.05 CR
16/10/2019	SuperChoice Pty Ltd			164.72	3,993.77 CR
28/10/2019	Super From Ensure			2,272.14	6,265.91 CR
30/10/2019	SuperChoice Pty Ltd			111.25	6,377.16 CR
13/11/2019	SuperChoice Pty Ltd			154.69	6,531.85 CR
27/11/2019	SuperChoice Pty Ltd			184.77	6,716.62 CR
11/12/2019	SuperChoice Pty Ltd			224.87	6,941.49 CR
08/01/2020	SuperChoice Pty Ltd			189.06	7,130.55 CR
05/02/2020	SuperChoice Pty Ltd			121.76	7,252.31 CR
16/02/2020	Super From Ensure			2,557.69	9,810.00 CR
19/02/2020	SuperChoice Pty Ltd			200.52	10,010.52 CR
04/03/2020	SuperChoice Pty Ltd			34.38	10,044.90 CR
18/03/2020	SuperChoice Pty Ltd			401.48	10,446.38 CR

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/04/2020	SuperChoice Pty Ltd			242.75	10,689.13 CR
29/04/2020	SuperChoice Pty Ltd			297.37	10,986.50 CR
13/05/2020	SuperChoice Pty Ltd			564.40	11,550.90 CR
18/05/2020	Super from Ensure			2,557.69	14,108.59 CR
27/05/2020	SuperChoice Pty Ltd			100.14	14,208.73 CR
10/06/2020	SuperChoice Pty Ltd			250.34	14,459.07 CR
30/06/2020	Super from Ensure			2,192.31	16,651.38 CR
				<b>16,651.38</b>	<b>16,651.38 CR</b>
<u>(Contributions) Henshaw, Mark - Accumulation (HENMAR00001A)</u>					
01/07/2019	50/50 personal contribution (2017 & 2019 accounting fees paid out of pocket)			2,148.00	2,148.00 CR
22/07/2019	Super from Ensure			365.39	2,513.39 CR
28/10/2019	Super From Ensure			2,053.89	4,567.28 CR
16/02/2020	Super From Ensure			2,606.14	7,173.42 CR
18/05/2020	Super from Ensure			2,606.14	9,779.56 CR
30/06/2020	Super from Ensure			2,233.83	12,013.39 CR
				<b>12,013.39</b>	<b>12,013.39 CR</b>
<b>Changes in Market Values of Investments (24700)</b>					
<u>Changes in Market Values of Investments (24700)</u>					
01/07/2019	Unrealised Gain writeback as at 01/07/2019 (SUROC.AX)		106.12		106.12 DR
15/08/2019	(OFX.AX)			747.62	641.50 CR
15/08/2019	[XIP.AX merger / takeover as at 15/08/2019] (XIP.AX)			10,641.62	11,283.12 CR
15/08/2019	Unrealised Gain writeback as at 15/08/2019 (XIP.AX)		4,657.62		6,625.50 CR
19/08/2019	(BKL.AX)			1,475.21	8,100.71 CR
19/08/2019	(IPH.AX)		5,392.32		2,708.39 CR
04/09/2019	(BWV.AX)			3,967.15	6,675.54 CR
04/09/2019	Unrealised Gain writeback as at 04/09/2019 (BWV.AX)			23,510.97	30,186.51 CR
01/10/2019	(KGN.AX)			3,072.66	33,259.17 CR
01/10/2019	Unrealised Gain writeback as at 01/10/2019 (KGN.AX)			6,146.19	39,405.36 CR
07/02/2020	(BKL.AX)			993.94	40,399.30 CR
07/02/2020	Unrealised Gain writeback as at 07/02/2020 (BKL.AX)			3,856.26	44,255.56 CR
14/02/2020	(HSN.AX)			359.06	44,614.62 CR
14/02/2020	Unrealised Gain writeback as at 14/02/2020 (HSN.AX)		634.59		43,980.03 CR
01/04/2020	(CCL.AX)			1,960.35	45,940.38 CR
30/06/2020	Revaluation - 30/06/2020 @ \$0.145000 (System Price) - 75,264.000000 Units on hand (ISD.AX)		6,021.12		39,919.26 CR
30/06/2020	Revaluation - 30/06/2020 @ \$3.850000 (System Price) - 5,380.000000 Units on hand (IRI.AX)			3,233.68	43,152.94 CR
30/06/2020	Revaluation - 30/06/2020 @ \$11.690000 (System Price) - 5,968.000000 Units on hand (BSL.AX)			8,864.72	52,017.66 CR
30/06/2020	Revaluation - 30/06/2020 @ \$5.300000 (System Price) - 6,000.000000 Units on			2,364.72	54,382.38 CR

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
	AX)				
30/06/2020	Revaluation - 30/06/2020 @ \$11.120000 (System Price) - 2,500.000000 Units on hand (FLT.AX)		23,668.23		30,714.15 CR
30/06/2020	Revaluation - 30/06/2020 @ \$0.070000 (System Price) - 46,228.000000 Units on hand (RFG.AX)		2,773.68		27,940.47 CR
30/06/2020	Revaluation - 30/06/2020 @ \$69.420000 (System Price) - 664.000000 Units on hand (CBA.AX)			5,210.98	33,151.45 CR
30/06/2020	Revaluation - 30/06/2020 @ \$1.405000 (System Price) - 28,800.000000 Units on hand (OFX.AX)			2,938.60	36,090.05 CR
30/06/2020	Revaluation - 30/06/2020 @ \$451,510.000000 (Exit) - 1.000000 Units on hand (INGLESTON)		48,490.00		12,399.95 DR
			<b>91,743.68</b>	<b>79,343.73</b>	<b>12,399.95 DR</b>
<b>Interest Received (25000)</b>					
<u>ATO (ATO6)</u>					
08/07/2019	2018 income tax refund			9.61	9.61 CR
				<b>9.61</b>	<b>9.61 CR</b>
<u>Bank of QLD Cheque Account (Bank of QLD Cheque A)</u>					
31/07/2019				11.24	11.24 CR
31/08/2019				11.88	23.12 CR
30/09/2019				5.82	28.94 CR
31/10/2019				5.56	34.50 CR
30/11/2019				8.33	42.83 CR
31/12/2019				10.18	53.01 CR
31/01/2020				4.59	57.60 CR
29/02/2020				4.53	62.13 CR
31/03/2020				3.35	65.48 CR
30/04/2020				2.10	67.58 CR
31/05/2020				2.73	70.31 CR
30/06/2020				3.45	73.76 CR
				<b>73.76</b>	<b>73.76 CR</b>
<u>CBA Direct Investment Account (CBA Direct Investmen)</u>					
01/07/2019				38.75	38.75 CR
01/08/2019				24.66	63.41 CR
01/09/2019				9.26	72.67 CR
01/10/2019				63.99	136.66 CR
01/11/2019				57.52	194.18 CR
01/12/2019				45.51	239.69 CR
01/01/2020				44.74	284.43 CR
01/02/2020				49.94	334.37 CR
01/03/2020				56.83	391.20 CR
01/04/2020				20.55	411.75 CR
				<b>411.75</b>	<b>411.75 CR</b>

### Property Income (28000)

22/25 Ingleston Road, Tingalpa (INGLESTON)

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
02/07/2019	a mobile security camera firm that required temporary use of the warehouse space - refer to statement & email from Liz 24/02/2021			8,333.33	8,333.33 CR
30/09/2019	Rent from Ensure			3,000.00	11,333.33 CR
01/11/2019	Up Agency			4,166.66	15,499.99 CR
16/12/2019	Up Agency			8,333.33	23,833.32 CR
17/02/2020	Rent from Ensure			2,000.00	25,833.32 CR
17/02/2020	Rent from Ensure			3,000.00	28,833.32 CR
18/02/2020	Up Agency			4,166.69	33,000.01 CR
03/03/2020	Up Agency			2,083.33	35,083.34 CR
03/03/2020	Up Agency			2,083.33	37,166.67 CR
30/06/2020	Rent from Ensure			4,000.00	41,166.67 CR
				<b>41,166.67</b>	<b>41,166.67 CR</b>
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
04/07/2019	Herron Acc fee		1,450.00		1,450.00 DR
			<b>1,450.00</b>		<b>1,450.00 DR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
16/03/2020			259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Auditor's Remuneration (30700)</b>					
<u>Auditor's Remuneration (30700)</u>					
04/07/2019	Herron Acc fee		350.00		350.00 DR
			<b>350.00</b>		<b>350.00 DR</b>
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
31/07/2019			1.30		1.30 DR
30/09/2019			0.65		1.95 DR
31/01/2020			0.65		2.60 DR
31/03/2020			0.65		3.25 DR
			<b>3.25</b>		<b>3.25 DR</b>
<b>Depreciation (33400)</b>					
<u>Carpet (upstairs office) (Carpet)</u>					
30/06/2020	Depreciation for the period {2020}		600.17		600.17 DR
			<b>600.17</b>		<b>600.17 DR</b>
<b>Life Insurance Premiums (39000)</b>					
<u>(Life Insurance Premiums) Henshaw, Elizabeth - Accumulation (HENELI00001A)</u>					
02/03/2020	TAL Life Insurance		3,082.64		3,082.64 DR
			<b>3,082.64</b>		<b>3,082.64 DR</b>
<u>(Life Insurance Premiums) Henshaw, Mark - Accumulation (HENMAR00001A)</u>					
02/03/2020	TAL Life Insurance		6,812.30		6,812.30 DR
			<b>6,812.30</b>		<b>6,812.30 DR</b>
<b>Property Expenses - Agents Management Fees (41930)</b>					

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
02/07/2019	a mobile security camera firm that required temporary use of the warehouse space - refer to statement & email from Liz 24/02/2021		3,000.00		3,000.00 DR
			<b>3,000.00</b>		<b>3,000.00 DR</b>
<b>Property Expenses - Council Rates (41960)</b>					
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
26/08/2019	BCC Rates		654.37		654.37 DR
12/09/2019	BCC Rates		653.70		1,308.07 DR
10/02/2020	BCC Rates		651.90		1,959.97 DR
27/04/2020	BCC Rates		661.36		2,621.33 DR
			<b>2,621.33</b>		<b>2,621.33 DR</b>
<b>Property Expenses - Repairs Maintenance (42060)</b>					
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
02/07/2019	Andersons - Carpet?			1,324.00	1,324.00 CR
				<b>1,324.00</b>	<b>1,324.00 CR</b>
<b>Property Expenses - Body Corporate Fees (42100)</b>					
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
04/12/2019	DEFT		787.66		787.66 DR
04/12/2019	DEFT		898.97		1,686.63 DR
24/02/2020	DEFT		865.32		2,551.95 DR
30/06/2020	DEFT		820.32		3,372.27 DR
			<b>3,372.27</b>		<b>3,372.27 DR</b>
<b>Property Expenses - Water Rates (42150)</b>					
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
10/09/2019	Urban Utilities		221.75		221.75 DR
24/10/2019	Urban Utilities		222.66		444.41 DR
16/01/2020	Urban Utilities		285.17		729.58 DR
02/06/2020	Urban Utilities		293.82		1,023.40 DR
			<b>1,023.40</b>		<b>1,023.40 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2020	Create Entries - Franking Credits Adjustment - 30/06/2020			597.86	597.86 CR
30/06/2020	Create Entries - TFN Credits Adjustment - 30/06/2020			157.00	754.86 CR
30/06/2020	Create Entries - PDIT Entry - 30/06/2020			348.73	1,103.59 CR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020		7,834.35		6,730.76 DR
			<b>7,834.35</b>	<b>1,103.59</b>	<b>6,730.76 DR</b>
<b>Prior Years Under/Over Provision for Income Tax (48600)</b>					
<u>Prior Years Under/Over Provision for Income Tax (48600)</u>					
16/03/2020			18.15		18.15 DR
			<b>18.15</b>		<b>18.15 DR</b>
<b>Profit/Loss Allocation Account (49000)</b>					

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Profit/Loss Allocation Account (49000)</u>					
01/07/2019	System Member Journals		1,825.79		1,825.79 DR
01/07/2019	System Member Journals		1,825.80		3,651.59 DR
10/07/2019	System Member Journals		230.10		3,881.69 DR
22/07/2019	System Member Journals		310.58		4,192.27 DR
22/07/2019	System Member Journals		269.87		4,462.14 DR
24/07/2019	System Member Journals		187.49		4,649.63 DR
07/08/2019	System Member Journals		170.44		4,820.07 DR
21/08/2019	System Member Journals		136.35		4,956.42 DR
04/09/2019	System Member Journals		171.67		5,128.09 DR
18/09/2019	System Member Journals		262.97		5,391.06 DR
16/10/2019	System Member Journals		140.01		5,531.07 DR
28/10/2019	System Member Journals		1,931.32		7,462.39 DR
28/10/2019	System Member Journals		1,745.81		9,208.20 DR
30/10/2019	System Member Journals		94.56		9,302.76 DR
13/11/2019	System Member Journals		131.49		9,434.25 DR
27/11/2019	System Member Journals		157.05		9,591.30 DR
11/12/2019	System Member Journals		191.14		9,782.44 DR
08/01/2020	System Member Journals		160.70		9,943.14 DR
05/02/2020	System Member Journals		103.50		10,046.64 DR
16/02/2020	System Member Journals		2,215.22		12,261.86 DR
16/02/2020	System Member Journals		2,174.04		14,435.90 DR
19/02/2020	System Member Journals		170.44		14,606.34 DR
02/03/2020	System Member Journals			5,790.45	8,815.89 DR
02/03/2020	System Member Journals			2,620.24	6,195.65 DR
04/03/2020	System Member Journals		29.22		6,224.87 DR
18/03/2020	System Member Journals		341.26		6,566.13 DR
01/04/2020	System Member Journals		206.34		6,772.47 DR
29/04/2020	System Member Journals		252.76		7,025.23 DR
13/05/2020	System Member Journals		479.74		7,504.97 DR
18/05/2020	System Member Journals		2,215.22		9,720.19 DR
18/05/2020	System Member Journals		2,174.04		11,894.23 DR
27/05/2020	System Member Journals		85.12		11,979.35 DR
10/06/2020	System Member Journals		212.79		12,192.14 DR
30/06/2020	System Member Journals		1,863.46		14,055.60 DR
30/06/2020	System Member Journals		1,898.76		15,954.36 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		15,984.04		31,938.40 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		5,078.08		37,016.48 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			3,557.95	33,458.53 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			1,130.35	32,328.18 DR
			<b>45,427.17</b>	<b>13,098.99</b>	<b>32,328.18 DR</b>
<u>Opening Balance (50010)</u>					
(Opening Balance) Henshaw, Elizabeth - Accumulation (HENELI00001A)					
01/07/2019	Opening Balance				171,350.43 CR
01/07/2019	Close Period Journal			6,771.05	178,121.48 CR

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
				<b>6,771.05</b>	<b>178,121.48 CR</b>
<u>(Opening Balance) Henshaw, Mark - Accumulation (HENMAR00001A)</u>					
01/07/2019	Opening Balance				594,812.58 CR
01/07/2019	Close Period Journal		19,525.07		575,287.51 CR
			<b>19,525.07</b>		<b>575,287.51 CR</b>
<b>Contributions (52420)</b>					
<u>(Contributions) Henshaw, Elizabeth - Accumulation (HENELI00001A)</u>					
01/07/2019	Opening Balance				20,208.42 CR
01/07/2019	Close Period Journal		20,208.42		0.00 DR
01/07/2019	System Member Journals			2,147.99	2,147.99 CR
10/07/2019	System Member Journals			270.71	2,418.70 CR
22/07/2019	System Member Journals			317.50	2,736.20 CR
24/07/2019	System Member Journals			220.58	2,956.78 CR
07/08/2019	System Member Journals			200.52	3,157.30 CR
21/08/2019	System Member Journals			160.41	3,317.71 CR
04/09/2019	System Member Journals			201.96	3,519.67 CR
18/09/2019	System Member Journals			309.38	3,829.05 CR
16/10/2019	System Member Journals			164.72	3,993.77 CR
28/10/2019	System Member Journals			2,272.14	6,265.91 CR
30/10/2019	System Member Journals			111.25	6,377.16 CR
13/11/2019	System Member Journals			154.69	6,531.85 CR
27/11/2019	System Member Journals			184.77	6,716.62 CR
11/12/2019	System Member Journals			224.87	6,941.49 CR
08/01/2020	System Member Journals			189.06	7,130.55 CR
05/02/2020	System Member Journals			121.76	7,252.31 CR
16/02/2020	System Member Journals			2,557.69	9,810.00 CR
19/02/2020	System Member Journals			200.52	10,010.52 CR
04/03/2020	System Member Journals			34.38	10,044.90 CR
18/03/2020	System Member Journals			401.48	10,446.38 CR
01/04/2020	System Member Journals			242.75	10,689.13 CR
29/04/2020	System Member Journals			297.37	10,986.50 CR
13/05/2020	System Member Journals			564.40	11,550.90 CR
18/05/2020	System Member Journals			2,557.69	14,108.59 CR
27/05/2020	System Member Journals			100.14	14,208.73 CR
10/06/2020	System Member Journals			250.34	14,459.07 CR
30/06/2020	System Member Journals			2,192.31	16,651.38 CR
			<b>20,208.42</b>	<b>16,651.38</b>	<b>16,651.38 CR</b>
<u>(Contributions) Henshaw, Mark - Accumulation (HENMAR00001A)</u>					
01/07/2019	Opening Balance				16,076.92 CR
01/07/2019	Close Period Journal		16,076.92		0.00 DR
01/07/2019	System Member Journals			2,148.00	2,148.00 CR
22/07/2019	System Member Journals			365.39	2,513.39 CR
28/10/2019	System Member Journals			2,053.89	4,567.28 CR
16/02/2020	System Member Journals			2,606.14	7,173.42 CR
18/05/2020	System Member Journals			2,606.14	9,779.56 CR
30/06/2020	System Member Journals			2,233.83	12,013.39 CR

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
			<b>16,076.92</b>	<b>12,013.39</b>	<b>12,013.39 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Henshaw, Elizabeth - Accumulation (HENELI00001A)</u>					
01/07/2019	Opening Balance				9,348.01 DR
01/07/2019	Close Period Journal			9,348.01	0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			5,078.08	5,078.08 CR
				<b>14,426.09</b>	<b>5,078.08 CR</b>
<u>(Share of Profit/(Loss)) Henshaw, Mark - Accumulation (HENMAR00001A)</u>					
01/07/2019	Opening Balance				31,295.50 DR
01/07/2019	Close Period Journal			31,295.50	0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			15,984.04	15,984.04 CR
				<b>47,279.54</b>	<b>15,984.04 CR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Henshaw, Elizabeth - Accumulation (HENELI00001A)</u>					
01/07/2019	Opening Balance				1,273.27 CR
01/07/2019	Close Period Journal		1,273.27		0.00 DR
02/03/2020	System Member Journals			462.40	462.40 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		1,130.35		667.95 DR
			<b>2,403.62</b>	<b>462.40</b>	<b>667.95 DR</b>
<u>(Income Tax) Henshaw, Mark - Accumulation (HENMAR00001A)</u>					
01/07/2019	Opening Balance				3,790.74 CR
01/07/2019	Close Period Journal		3,790.74		0.00 DR
02/03/2020	System Member Journals			1,021.85	1,021.85 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		3,557.95		2,536.10 DR
			<b>7,348.69</b>	<b>1,021.85</b>	<b>2,536.10 DR</b>
<b>Contributions Tax (53800)</b>					
<u>(Contributions Tax) Henshaw, Elizabeth - Accumulation (HENELI00001A)</u>					
01/07/2019	Opening Balance				2,724.50 DR
01/07/2019	Close Period Journal			2,724.50	0.00 DR
01/07/2019	System Member Journals		322.20		322.20 DR
10/07/2019	System Member Journals		40.61		362.81 DR
22/07/2019	System Member Journals		47.63		410.44 DR
24/07/2019	System Member Journals		33.09		443.53 DR
07/08/2019	System Member Journals		30.08		473.61 DR
21/08/2019	System Member Journals		24.06		497.67 DR
04/09/2019	System Member Journals		30.29		527.96 DR
18/09/2019	System Member Journals		46.41		574.37 DR
16/10/2019	System Member Journals		24.71		599.08 DR
28/10/2019	System Member Journals		340.82		939.90 DR
30/10/2019	System Member Journals		16.69		956.59 DR
13/11/2019	System Member Journals		23.20		979.79 DR
27/11/2019	System Member Journals		27.72		1,007.51 DR
11/12/2019	System Member Journals		33.73		1,041.24 DR
08/01/2020	System Member Journals		28.36		1,069.60 DR

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
05/02/2020	System Member Journals		18.26		1,087.86 DR
16/02/2020	System Member Journals		383.65		1,471.51 DR
19/02/2020	System Member Journals		30.08		1,501.59 DR
04/03/2020	System Member Journals		5.16		1,506.75 DR
18/03/2020	System Member Journals		60.22		1,566.97 DR
01/04/2020	System Member Journals		36.41		1,603.38 DR
29/04/2020	System Member Journals		44.61		1,647.99 DR
13/05/2020	System Member Journals		84.66		1,732.65 DR
18/05/2020	System Member Journals		383.65		2,116.30 DR
27/05/2020	System Member Journals		15.02		2,131.32 DR
10/06/2020	System Member Journals		37.55		2,168.87 DR
30/06/2020	System Member Journals		328.85		2,497.72 DR
			<b>2,497.72</b>	<b>2,724.50</b>	<b>2,497.72 DR</b>
<u>(Contributions Tax) Henshaw, Mark - Accumulation (HENMAR00001A)</u>					
01/07/2019	Opening Balance				2,411.55 DR
01/07/2019	Close Period Journal			2,411.55	0.00 DR
01/07/2019	System Member Journals		322.20		322.20 DR
22/07/2019	System Member Journals		54.81		377.01 DR
28/10/2019	System Member Journals		308.08		685.09 DR
16/02/2020	System Member Journals		390.92		1,076.01 DR
18/05/2020	System Member Journals		390.92		1,466.93 DR
30/06/2020	System Member Journals		335.07		1,802.00 DR
			<b>1,802.00</b>	<b>2,411.55</b>	<b>1,802.00 DR</b>
<b>Life Insurance Premiums (53920)</b>					
<u>(Life Insurance Premiums) Henshaw, Elizabeth - Accumulation (HENELI00001A)</u>					
01/07/2019	Opening Balance				2,638.13 DR
01/07/2019	Close Period Journal			2,638.13	0.00 DR
02/03/2020	System Member Journals		3,082.64		3,082.64 DR
			<b>3,082.64</b>	<b>2,638.13</b>	<b>3,082.64 DR</b>
<u>(Life Insurance Premiums) Henshaw, Mark - Accumulation (HENMAR00001A)</u>					
01/07/2019	Opening Balance				5,685.68 DR
01/07/2019	Close Period Journal			5,685.68	0.00 DR
02/03/2020	System Member Journals		6,812.30		6,812.30 DR
			<b>6,812.30</b>	<b>5,685.68</b>	<b>6,812.30 DR</b>
<b>Bank Accounts (60400)</b>					
<u>Bank of QLD Cheque Account (Bank of QLD Cheque A)</u>					
01/07/2019	Opening Balance				7,539.73 DR
02/07/2019	a mobile security camera firm that required temporary use of the warehouse space - refer to statement & email from Liz 24/02/2021		5,866.66		13,406.39 DR
02/07/2019	Andersons - Carpet?			1,324.00	12,082.39 DR
04/07/2019	Herron Acc fee			1,980.00	10,102.39 DR
08/07/2019	2018 income tax refund		6,823.87		16,926.26 DR
10/07/2019	SuperChoice Pty Ltd		270.71		17,196.97 DR
22/07/2019	Super from Ensure		682.89		17,879.86 DR
24/07/2019	SuperChoice Pty Ltd		220.58		18,100.44 DR

## Henshaw Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
28/07/2019				724.00	17,376.44 DR
31/07/2019				1.30	17,375.14 DR
31/07/2019			11.24		17,386.38 DR
07/08/2019	SuperChoice Pty Ltd		200.52		17,586.90 DR
21/08/2019	SuperChoice Pty Ltd		160.41		17,747.31 DR
26/08/2019	BCC Rates			654.37	17,092.94 DR
31/08/2019			11.88		17,104.82 DR
04/09/2019	SuperChoice Pty Ltd		201.96		17,306.78 DR
06/09/2019	transfer [transfer ]			10,000.00	7,306.78 DR
10/09/2019	Urban Utilities			221.75	7,085.03 DR
12/09/2019	BCC Rates			653.70	6,431.33 DR
18/09/2019	SuperChoice Pty Ltd		309.38		6,740.71 DR
30/09/2019	Rent from Ensure		3,300.00		10,040.71 DR
30/09/2019				0.65	10,040.06 DR
30/09/2019			5.82		10,045.88 DR
16/10/2019	SuperChoice Pty Ltd		164.72		10,210.60 DR
24/10/2019	Urban Utilities			222.66	9,987.94 DR
28/10/2019				533.00	9,454.94 DR
28/10/2019	Super From Ensure		4,326.03		13,780.97 DR
30/10/2019	SuperChoice Pty Ltd		111.25		13,892.22 DR
31/10/2019			5.56		13,897.78 DR
01/11/2019	Up Agency		4,583.33		18,481.11 DR
13/11/2019	SuperChoice Pty Ltd		154.69		18,635.80 DR
27/11/2019	SuperChoice Pty Ltd		184.77		18,820.57 DR
30/11/2019			8.33		18,828.90 DR
04/12/2019	DEFT			1,855.30	16,973.60 DR
11/12/2019	SuperChoice Pty Ltd		224.87		17,198.47 DR
16/12/2019	Up Agency		9,166.66		26,365.13 DR
31/12/2019			10.18		26,375.31 DR
07/01/2020	transfer [transfer]			21,375.31	5,000.00 DR
08/01/2020	SuperChoice Pty Ltd		189.06		5,189.06 DR
16/01/2020	Urban Utilities			285.17	4,903.89 DR
31/01/2020				0.65	4,903.24 DR
31/01/2020			4.59		4,907.83 DR
05/02/2020	SuperChoice Pty Ltd		121.76		5,029.59 DR
10/02/2020	BCC Rates			651.90	4,377.69 DR
16/02/2020	Super From Ensure		5,163.83		9,541.52 DR
17/02/2020	Rent from Ensure		5,500.00		15,041.52 DR
17/02/2020				1,082.00	13,959.52 DR
18/02/2020	Up Agency		4,583.36		18,542.88 DR
19/02/2020	SuperChoice Pty Ltd		200.52		18,743.40 DR
24/02/2020	DEFT			951.85	17,791.55 DR
29/02/2020			4.53		17,796.08 DR
02/03/2020	TAL Life Insurance			9,894.94	7,901.14 DR
03/03/2020	Up Agency		4,583.32		12,484.46 DR
04/03/2020	SuperChoice Pty Ltd		34.38		12,518.84 DR
12/03/2020	transfer [transfer]			10,500.00	2,018.84 DR

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
16/03/2020			3,804.37		5,823.21 DR
18/03/2020	SuperChoice Pty Ltd		401.48		6,224.69 DR
31/03/2020			2.70		6,227.39 DR
01/04/2020	SuperChoice Pty Ltd		242.75		6,470.14 DR
27/04/2020	BCC Rates			661.36	5,808.78 DR
29/04/2020	SuperChoice Pty Ltd		297.37		6,106.15 DR
30/04/2020			2.10		6,108.25 DR
13/05/2020	SuperChoice Pty Ltd		564.40		6,672.65 DR
18/05/2020				1,333.00	5,339.65 DR
18/05/2020	Super from Ensure		5,163.83		10,503.48 DR
27/05/2020	SuperChoice Pty Ltd		100.14		10,603.62 DR
31/05/2020			2.73		10,606.35 DR
02/06/2020	Urban Utilities			293.82	10,312.53 DR
10/06/2020	SuperChoice Pty Ltd		250.34		10,562.87 DR
30/06/2020	DEFT			902.35	9,660.52 DR
30/06/2020	Rent from Ensure		4,400.00		14,060.52 DR
30/06/2020	Super from Ensure		4,426.14		18,486.66 DR
30/06/2020			3.45		18,490.11 DR
			<b>77,053.46</b>	<b>66,103.08</b>	<b>18,490.11 DR</b>
<u>CBA Direct Investment Account (CBA Direct Investmen)</u>					
01/07/2019	Opening Balance				77,708.11 DR
01/07/2019			38.75		77,746.86 DR
30/07/2019				24,149.95	53,596.91 DR
01/08/2019			24.66		53,621.57 DR
06/08/2019				8,059.95	45,561.62 DR
15/08/2019			18,870.05		64,431.67 DR
15/08/2019	[XIP.AX merger / takeover as at 15/08/2019]		5,984.00		70,415.67 DR
19/08/2019			5,513.13		75,928.80 DR
19/08/2019			4,939.43		80,868.23 DR
27/08/2019				110.50	80,757.73 DR
28/08/2019				27,794.95	52,962.78 DR
01/09/2019			9.26		52,972.04 DR
04/09/2019			59,466.72		112,438.76 DR
06/09/2019	transfer [transfer ]		10,000.00		122,438.76 DR
12/09/2019			263.20		122,701.96 DR
26/09/2019			55.98		122,757.94 DR
01/10/2019			63.99		122,821.93 DR
01/10/2019			35,248.85		158,070.78 DR
14/10/2019			449.36		158,520.14 DR
15/10/2019			100.88		158,621.02 DR
16/10/2019			101.44		158,722.46 DR
01/11/2019			57.52		158,779.98 DR
29/11/2019				8,602.32	150,177.66 DR
01/12/2019			45.51		150,223.17 DR
13/12/2019			488.80		150,711.97 DR
01/01/2020			44.74		150,756.71 DR
07/01/2020	transfer [transfer]		21,375.31		172,132.02 DR

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/02/2020			49.94		172,181.96 DR
07/02/2020			35,399.23		207,581.19 DR
14/02/2020			7,450.85		215,032.04 DR
01/03/2020			56.83		215,088.87 DR
03/03/2020				31,938.28	183,150.59 DR
10/03/2020				9,619.95	173,530.64 DR
11/03/2020				29,435.28	144,095.36 DR
12/03/2020	transfer [transfer]		10,500.00		154,595.36 DR
12/03/2020				24,053.95	130,541.41 DR
13/03/2020				32,366.80	98,174.61 DR
25/03/2020				44,863.56	53,311.05 DR
31/03/2020			76.08		53,387.13 DR
01/04/2020			20.55		53,407.68 DR
01/04/2020			29,993.96		83,401.64 DR
21/04/2020			188.30		83,589.94 DR
03/06/2020				19,529.95	64,059.99 DR
22/06/2020			676.80		64,736.79 DR
			<b>247,554.12</b>	<b>260,525.44</b>	<b>64,736.79 DR</b>
<u>Dummy Acc (dummyhen)</u>					
01/07/2019	W/O Right				0.00 DR
			<b>0.00</b>		<b>0.00 DR</b>
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
01/07/2019	Opening Balance				7,948.26 DR
08/07/2019	2018 income tax refund			6,814.26	1,134.00 DR
28/07/2019				1,134.00	0.00 DR
				<b>7,948.26</b>	<b>0.00 DR</b>
<b>Fixtures and Fittings (at written down value) (72600)</b>					
<u>Carpet (upstairs office) (Carpet)</u>					
02/07/2019	Andersons - Carpet?		2,407.27		2,407.27 DR
30/06/2020	Depreciation for the period {2020}			600.17	1,807.10 DR
		<b>0.00</b>	<b>2,407.27</b>	<b>600.17</b>	<b>1,807.10 DR</b>
<b>Real Estate Properties (Australian - Non Residential) (77250)</b>					
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
01/07/2019	Opening Balance	1.00			500,000.00 DR
30/06/2020	Revaluation - 30/06/2020 @ \$451,510.000000 (Exit) - 1.000000 Units on hand			48,490.00	451,510.00 DR
		<b>1.00</b>		<b>48,490.00</b>	<b>451,510.00 DR</b>
<b>Shares in Listed Companies (Australian) (77600)</b>					
<u>Blackmores Limited (BKL.AX)</u>					
01/07/2019	Opening Balance	228.00			20,499.48 DR
19/08/2019		148.00	10,049.55		30,549.03 DR
07/02/2020		(376.00)		34,405.29	3,856.26 CR
07/02/2020	Unrealised Gain writeback as at 07/02/2020		3,856.26		0.00 DR
		<b>0.00</b>	<b>13,905.81</b>	<b>34,405.29</b>	<b>0.00 DR</b>

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Bluescope Steel Limited (BSL.AX)</u>					
01/07/2019	Opening Balance	2,368.00			28,534.40 DR
13/03/2020		3,600.00	32,366.80		60,901.20 DR
30/06/2020	Revaluation - 30/06/2020 @ \$11.690000 (System Price) - 5,968.000000 Units on hand		8,864.72		69,765.92 DR
		<b>5,968.00</b>	<b>41,231.52</b>		<b>69,765.92 DR</b>
<u>BWX Limited (BWV.AX)</u>					
01/07/2019	Opening Balance	17,528.00			31,988.60 DR
04/09/2019		(17,528.00)		55,499.57	23,510.97 CR
04/09/2019	Unrealised Gain writeback as at 04/09/2019		23,510.97		0.00 DR
		<b>0.00</b>	<b>23,510.97</b>	<b>55,499.57</b>	<b>0.00 DR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
12/03/2020		364.00	24,053.95		24,053.95 DR
25/03/2020		300.00	16,829.95		40,883.90 DR
30/06/2020	Revaluation - 30/06/2020 @ \$69.420000 (System Price) - 664.000000 Units on hand		5,210.98		46,094.88 DR
		<b>664.00</b>	<b>46,094.88</b>		<b>46,094.88 DR</b>
<u>Coca-Cola Amatil Limited (CCL.AX)</u>					
25/03/2020		3,500.00	28,033.61		28,033.61 DR
01/04/2020		(3,500.00)		28,033.61	0.00 DR
		<b>0.00</b>	<b>28,033.61</b>	<b>28,033.61</b>	<b>0.00 DR</b>
<u>Flight Centre Travel Group Limited (FLT.AX)</u>					
03/03/2020		1,000.00	31,938.28		31,938.28 DR
03/06/2020		1,500.00	19,529.95		51,468.23 DR
30/06/2020	Revaluation - 30/06/2020 @ \$11.120000 (System Price) - 2,500.000000 Units on hand			23,668.23	27,800.00 DR
		<b>2,500.00</b>	<b>51,468.23</b>	<b>23,668.23</b>	<b>27,800.00 DR</b>
<u>Hansen Technologies Limited (HSN.AX)</u>					
01/07/2019	Opening Balance	1,966.00			7,726.38 DR
14/02/2020		(1,966.00)		7,091.79	634.59 DR
14/02/2020	Unrealised Gain writeback as at 14/02/2020			634.59	0.00 DR
		<b>0.00</b>		<b>7,726.38</b>	<b>0.00 DR</b>
<u>IPH Limited (IPH.AX)</u>					
15/08/2019	[XIP.AX merger / takeover as at 15/08/2019]	589.00	10,331.75		10,331.75 DR
19/08/2019		(589.00)		10,331.75	0.00 DR
		<b>0.00</b>	<b>10,331.75</b>	<b>10,331.75</b>	<b>0.00 DR</b>
<u>Integrated Research Limited (IRI.AX)</u>					
01/07/2019	Opening Balance	2,690.00			8,877.00 DR
29/11/2019		2,690.00	8,602.32		17,479.32 DR
30/06/2020	Revaluation - 30/06/2020 @ \$3.850000 (System Price) - 5,380.000000 Units on hand		3,233.68		20,713.00 DR
		<b>5,380.00</b>	<b>11,836.00</b>		<b>20,713.00 DR</b>
<u>Isentia Group Ltd (ISD.AX)</u>					
01/07/2019	Opening Balance	75,264.00			16,934.40 DR

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2020	Revaluation - 30/06/2020 @ \$0.145000 (System Price) - 75,264.000000 Units on hand			6,021.12	10,913.28 DR
		<b>75,264.00</b>		<b>6,021.12</b>	<b>10,913.28 DR</b>
<u>Kogan.com Ltd (KGN.AX)</u>					
01/07/2019	Opening Balance	5,480.00			26,030.00 DR
01/10/2019		(5,480.00)		32,176.19	6,146.19 CR
01/10/2019	Unrealised Gain writeback as at 01/10/2019		6,146.19		0.00 DR
		<b>0.00</b>	<b>6,146.19</b>	<b>32,176.19</b>	<b>0.00 DR</b>
<u>OFX Group Limited (OFX.AX)</u>					
30/07/2019		18,000.00	24,149.95		24,149.95 DR
06/08/2019		6,000.00	8,059.95		32,209.90 DR
15/08/2019		(13,500.00)		18,122.43	14,087.47 DR
19/08/2019		(10,500.00)		14,087.47	0.00 DR
27/08/2019		75.00	110.50		110.50 DR
28/08/2019		20,725.00	27,794.95		27,905.45 DR
10/03/2020		8,000.00	9,619.95		37,525.40 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.405000 (System Price) - 28,800.000000 Units on hand		2,938.60		40,464.00 DR
		<b>28,800.00</b>	<b>72,673.90</b>	<b>32,209.90</b>	<b>40,464.00 DR</b>
<u>Retail Food Group Limited (RFG.AX)</u>					
01/07/2019	Opening Balance	46,228.00			6,009.64 DR
30/06/2020	Revaluation - 30/06/2020 @ \$0.070000 (System Price) - 46,228.000000 Units on hand			2,773.68	3,235.96 DR
		<b>46,228.00</b>		<b>2,773.68</b>	<b>3,235.96 DR</b>
<u>Santos Limited (STO.AX)</u>					
11/03/2020		6,000.00	29,435.28		29,435.28 DR
30/06/2020	Revaluation - 30/06/2020 @ \$5.300000 (System Price) - 6,000.000000 Units on hand		2,364.72		31,800.00 DR
		<b>6,000.00</b>	<b>31,800.00</b>		<b>31,800.00 DR</b>
<u>Sun Resources NI Options- 31-May-19 (SUROC.AX)</u>					
01/07/2019	Opening Balance	106,115.00			106.12 DR
01/07/2019	W/O Right	(106,115.00)			106.12 DR
01/07/2019	Unrealised Gain writeback as at 01/07/2019			106.12	0.00 DR
		<b>0.00</b>	<b>0.00</b>	<b>106.12</b>	<b>0.00 DR</b>
<u>Xenith IP Group Limited (XIP.AX)</u>					
01/07/2019	Opening Balance	4,675.00			10,331.75 DR
15/08/2019	[XIP.AX merger / takeover as at 15/08/2019]	(4,675.00)		5,674.13	4,657.62 DR
15/08/2019	Unrealised Gain writeback as at 15/08/2019			4,657.62	0.00 DR
		<b>0.00</b>		<b>10,331.75</b>	<b>0.00 DR</b>
<u>GST Payable/Refundable (84000)</u>					
<u>GST Payable/Refundable (84000)</u>					
01/07/2019	Opening Balance				380.38 DR
02/07/2019	Andersons - Carpet?		240.73		621.11 DR
02/07/2019	a mobile security camera firm that			533.33	87.78 DR

# Henshaw Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
	required temporary use of the warehouse space - refer to statement & email from Liz 24/02/2021				
04/07/2019	Herron Acc fee		180.00		267.78 DR
28/07/2019			452.00		719.78 DR
30/09/2019	Rent from Ensure			300.00	419.78 DR
28/10/2019			533.00		952.78 DR
01/11/2019	Up Agency			416.67	536.11 DR
04/12/2019	DEFT		168.67		704.78 DR
16/12/2019	Up Agency			833.33	128.55 CR
17/02/2020	Rent from Ensure			500.00	628.55 CR
17/02/2020			1,082.00		453.45 DR
18/02/2020	Up Agency			416.67	36.78 DR
24/02/2020	DEFT		86.53		123.31 DR
03/03/2020	Up Agency			416.66	293.35 CR
18/05/2020			1,333.00		1,039.65 DR
30/06/2020	DEFT		82.03		1,121.68 DR
30/06/2020	Rent from Ensure			400.00	721.68 DR
			<b>4,157.96</b>	<b>3,816.66</b>	<b>721.68 DR</b>
<b>Income Tax Payable/Refundable (85000)</b>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2019	Opening Balance				4,081.52 DR
16/03/2020				4,081.52	0.00 DR
30/06/2020	Create Entries - Franking Credits Adjustment - 30/06/2020		597.86		597.86 DR
30/06/2020	Create Entries - TFN Credits Adjustment - 30/06/2020		157.00		754.86 DR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020			7,834.35	7,079.49 CR
			<b>754.86</b>	<b>11,915.87</b>	<b>7,079.49 CR</b>
<b>PAYG Payable (86000)</b>					
<u>PAYG Payable (86000)</u>					
01/07/2019	Opening Balance				1,406.00 CR
28/07/2019			1,406.00		0.00 DR
			<b>1,406.00</b>		<b>0.00 DR</b>
<b>Sundry Creditors (88000)</b>					
<u>Sundry Creditors (88000)</u>					
01/07/2019	Opening Balance				4,295.99 CR
01/07/2019	50/50 personal contribution (2017 & 2019 accounting fees paid out of pocket)		4,295.99		0.00 DR
			<b>4,295.99</b>		<b>0.00 DR</b>
<b>Deferred Tax Liability/Asset (89000)</b>					
<u>Deferred Tax Liability/Asset (89000)</u>					
01/07/2019	Opening Balance				4,415.21 DR
30/06/2020	Create Entries - PDIT Entry - 30/06/2020		348.73		4,763.94 DR
			<b>348.73</b>		<b>4,763.94 DR</b>

**Total Debits: 922,366.34**

**Total Credits: 922,366.34**

# Henshaw Superannuation Fund

## Create Entries Report

For the period 01 July 2019 to 30 June 2020

### Create Entries Financial Year Summary 01 July 2019 - 30 June 2020

<b>Total Profit</b>	<b>Amount</b>
Income	60,327.45
Less Expense	21,250.36
<b>Total Profit</b>	<b>39,077.09</b>

<b>Tax Summary</b>	<b>Amount</b>
Fund Tax Rate	15.00 %
Total Profit	39,077.09
Less Permanent Differences	(10,075.08)
Less Timing Differences	(20,150.16)
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	754.86
Less Realised Accounting Capital Gains	17,825.29
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(2.90)
<b>Taxable Income</b>	<b>52,229.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>7,834.35</b>

<b>Profit/(Loss) Available for Allocation</b>	<b>Amount</b>
Total Available Profit	20,307.26
Franking Credits	597.86
TFN Credits	157.00
Foreign Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>21,062.12</b>

<b>Income Tax Expense Available for Allocation</b>	<b>Amount</b>
Income Tax on Taxable Income or Loss	7,834.35
Deferred Tax	(348.73)
Tax Adjustments	18.15
Member Specific Income Tax	(2,815.47)
<b>Total Income Tax Expense Allocation</b>	<b>4,688.30</b>

## Final Segment 1 from 01 July 2019 to 30 June 2020

### Pool Name Unsegregated Pool

Total Profit	Amount
Income	60,327.45
Less Expense	21,250.36
<b>Total Profit</b>	<b>39,077.09</b>

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	39,077.09
Less Permanent Differences	(10,075.08)
Less Timing Differences	(20,150.16)
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	754.86
Less Realised Accounting Capital Gains	17,825.29
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	(2.90)
<b>Taxable Income</b>	<b>52,229.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>7,834.35</b>

Member Weighted Balance Summary	Weighting%	Amount
Mark Henshaw(HENMAR00001A)	75.89	577,426.73
Elizabeth Henshaw(HENELI00001A)	24.11	183,489.92

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	20,307.26
Franking Credits	597.86
TFN Credits	157.00
FRW Credits	0.00
<b>Total</b>	<b>21,062.12</b>

Allocation to Members	Weighting%	Amount
Mark Henshaw(HENMAR00001A)	75.89	15,984.04
Elizabeth Henshaw(HENELI00001A)	24.11	5,078.08

Accumulation Weighted Balance Summary	Weighting%	Amount
Mark Henshaw(HENMAR00001A)	75.89	577,426.73
Elizabeth Henshaw(HENELI00001A)	24.11	183,489.92

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	7,834.35
Deferred Tax	(348.73)
Tax Adjustments	18.15
Member Specific Income Tax	(2,815.47)
<b>Total Income Tax Expense Allocation</b>	<b>4,688.30</b>

Allocation to Members	Weighting%	Amount
Mark Henshaw(HENMAR00001A)	75.89	3,557.95
Elizabeth Henshaw(HENELI00001A)	24.11	1,130.35

#### Calculation of daily member weighted balances

##### Mark Henshaw (HENMAR00001A)

###### Member Balance

01/07/2019	50010	Opening Balance	575,287.51	575,287.51
01/07/2019	52420	Contributions	2,148.00	2,148.00
01/07/2019	53800	Contributions Tax	(322.20)	(322.20)
22/07/2019	52420	Contributions	365.39	344.42
22/07/2019	53800	Contributions Tax	(54.81)	(51.67)
28/10/2019	52420	Contributions	2,053.89	1,386.10
28/10/2019	53800	Contributions Tax	(308.08)	(207.91)
16/02/2020	52420	Contributions	2,606.14	968.40
16/02/2020	53800	Contributions Tax	(390.92)	(145.26)
02/03/2020	53920	Life Insurance Premiums	(6,812.30)	(2,252.15)
18/05/2020	52420	Contributions	2,606.14	313.31
18/05/2020	53800	Contributions Tax	(390.92)	(47.00)
30/06/2020	52420	Contributions	2,233.83	6.10
30/06/2020	53800	Contributions Tax	(335.07)	(0.92)
<b>Total Amount (Weighted)</b>				<b>577,426.73</b>

##### Elizabeth Henshaw (HENELI00001A)

###### Member Balance

01/07/2019	50010	Opening Balance	178,121.48	178,121.48
01/07/2019	52420	Contributions	2,147.99	2,147.99
01/07/2019	53800	Contributions Tax	(322.20)	(322.20)
10/07/2019	52420	Contributions	270.71	264.05
10/07/2019	53800	Contributions Tax	(40.61)	(39.61)
22/07/2019	52420	Contributions	317.50	299.28
22/07/2019	53800	Contributions Tax	(47.63)	(44.90)
24/07/2019	52420	Contributions	220.58	206.72
24/07/2019	53800	Contributions Tax	(33.09)	(31.01)
07/08/2019	52420	Contributions	200.52	180.25
07/08/2019	53800	Contributions Tax	(30.08)	(27.04)
21/08/2019	52420	Contributions	160.41	138.06
21/08/2019	53800	Contributions Tax	(24.06)	(20.71)
04/09/2019	52420	Contributions	201.96	166.09
04/09/2019	53800	Contributions Tax	(30.29)	(24.91)
18/09/2019	52420	Contributions	309.38	242.60
18/09/2019	53800	Contributions Tax	(46.41)	(36.39)
16/10/2019	52420	Contributions	164.72	116.56
16/10/2019	53800	Contributions Tax	(24.71)	(17.49)
28/10/2019	52420	Contributions	2,272.14	1,533.38
28/10/2019	53800	Contributions Tax	(340.82)	(230.01)

**Calculation of daily member weighted balances**

30/10/2019	52420	Contributions	111.25	74.47
30/10/2019	53800	Contributions Tax	(16.69)	(11.17)
13/11/2019	52420	Contributions	154.69	97.63
13/11/2019	53800	Contributions Tax	(23.20)	(14.64)
27/11/2019	52420	Contributions	184.77	109.55
27/11/2019	53800	Contributions Tax	(27.72)	(16.44)
11/12/2019	52420	Contributions	224.87	124.72
11/12/2019	53800	Contributions Tax	(33.73)	(18.71)
08/01/2020	52420	Contributions	189.06	90.40
08/01/2020	53800	Contributions Tax	(28.36)	(13.56)
05/02/2020	52420	Contributions	121.76	48.90
05/02/2020	53800	Contributions Tax	(18.26)	(7.33)
16/02/2020	52420	Contributions	2,557.69	950.40
16/02/2020	53800	Contributions Tax	(383.65)	(142.56)
19/02/2020	52420	Contributions	200.52	72.87
19/02/2020	53800	Contributions Tax	(30.08)	(10.93)
02/03/2020	53920	Life Insurance Premiums	(3,082.64)	(1,019.12)
04/03/2020	52420	Contributions	34.38	11.18
04/03/2020	53800	Contributions Tax	(5.16)	(1.68)
18/03/2020	52420	Contributions	401.48	115.18
18/03/2020	53800	Contributions Tax	(60.22)	(17.28)
01/04/2020	52420	Contributions	242.75	60.36
01/04/2020	53800	Contributions Tax	(36.41)	(9.05)
29/04/2020	52420	Contributions	297.37	51.19
29/04/2020	53800	Contributions Tax	(44.61)	(7.68)
13/05/2020	52420	Contributions	564.40	75.56
13/05/2020	53800	Contributions Tax	(84.66)	(11.33)
18/05/2020	52420	Contributions	2,557.69	307.48
18/05/2020	53800	Contributions Tax	(383.65)	(46.12)
27/05/2020	52420	Contributions	100.14	9.58
27/05/2020	53800	Contributions Tax	(15.02)	(1.44)
10/06/2020	52420	Contributions	250.34	14.36
10/06/2020	53800	Contributions Tax	(37.55)	(2.15)
30/06/2020	52420	Contributions	2,192.31	5.99
30/06/2020	53800	Contributions Tax	(328.85)	(0.90)
		<b>Total Amount (Weighted)</b>		<b>183,489.92</b>

**Calculation of Net Capital Gains**

Capital gains from Unsegregated Pool	36,864.43
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	35,450.28
Current year capital losses from Unsegregated Pool	19,039.15
Current year capital losses from Unsegregated Pool - Collectables	0.00

---

Losses Applied	36,864.43
Total CGT Discount Applied	0.00
<b>Capital Gain /(Losses carried forward)</b>	<b>0.00</b>
<b>CGT allocated in prior segments</b>	<b>0.00</b>
<b>Allocations of Net Capital Gains to Pools</b>	
Capital Gain Proportion - Unsegregated Pool (17825.28/17825.28)=100.00%	0.00

**Foreign Tax Offset Calculations**

**Segment 01 July 2019 to 30 June 2020**

Claimable FTO - Unsegregated Pool	0.00
-----------------------------------	------

<b>Claimable FTO</b>	<b>0.00</b>
----------------------	-------------

<b>Total Claimable Foreign Credits for the Year</b>	<b>0.00</b>
---	-------------

<b>Foreign Tax Offset (Label C1)</b>	0.00
--------------------------------------	------

<b>Applied/Claimed FTO</b>	0.00
----------------------------	------

**Allocations of Foreign Tax Offset to Members**

Mark Henshaw(HENMAR00001A) - 100.00 %	0.00
---------------------------------------	------

Elizabeth Henshaw(HENELI00001A) - 0.00 %	0.00
--	------

<b>Total Foreign Tax Offset Allocated to Members</b>	<b>0.00</b>
--	-------------



**Australian Government**

**Australian Taxation Office**

**Agent** HERRON ACCOUNTANTS  
**Client** THE TRUSTEE FOR HENSHAW  
 SUPERANNUATION FUND  
**ABN** 12 269 943 055  
**TFN** 897 988 166

## Income tax 551

<b>Date generated</b>	18/02/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

5 results found - from **01 July 2019** to **18 February 2021** sorted by **processed date** ordered **newest to oldest**

<b>Processed date</b>	<b>Effective date</b>	<b>Description</b>	<b>Debit (DR)</b>	<b>Credit (CR)</b>	<b>Balance</b>
11 Mar 2020	16 Mar 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$3,804.37		\$0.00
10 Mar 2020	10 Mar 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$3,804.37	\$3,804.37 CR
3 Jul 2019	8 Jul 2019	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$6,823.87		\$0.00
3 Jul 2019	3 Jul 2019	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$9.61	\$6,823.87 CR
3 Jul 2019	12 Jun 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$6,814.26	\$6,814.26 CR



**Australian Government**  
**Australian Taxation Office**

**Agent** HERRON ACCOUNTANTS  
**Client** THE TRUSTEE FOR HENSHAW  
SUPERANNUATION FUND  
**ABN** 12 269 943 055  
**TFN** 897 988 166

## Activity statement 001

<b>Date generated</b>	18/02/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

15 results found - from **01 July 2019** to **18 February 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Jan 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20		\$0.00	\$0.00
8 Jan 2021	8 Jan 2021	General interest charge			\$0.00
8 Jan 2021	7 Jan 2021	Payment received		\$400.00	\$0.00
7 Jan 2021	25 Nov 2020	Original Activity Statement for the period ending 30 Sep 20 - GST	\$400.00		\$400.00 DR
3 Sep 2020	3 Sep 2020	General interest charge			\$0.00
3 Sep 2020	2 Sep 2020	Payment received		\$400.00	\$0.00
2 Sep 2020	25 Aug 2020	Original Activity Statement for the period ending 30 Jun 20 - GST	\$400.00		\$400.00 DR
19 May 2020	18 May 2020	Payment received		\$1,333.00	\$0.00
18 May 2020	26 May 2020	Original Activity Statement for the period ending 31 Mar 20 - GST	\$1,333.00		\$1,333.00 DR
18 Feb 2020	17 Feb 2020	Payment received		\$1,082.00	\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Feb 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - GST	\$1,082.00		\$1,082.00 DR
30 Oct 2019	29 Oct 2019	Payment		\$533.00	\$0.00
29 Oct 2019	11 Nov 2019	Original Activity Statement for the period ending 30 Sep 19 - GST	\$533.00		\$533.00 DR
30 Jul 2019	29 Jul 2019	Payment		\$724.00	\$0.00
28 Jul 2019	12 Aug 2019	Original Activity Statement for the period ending 30 Jun 19	\$1,858.00		\$724.00 DR
28 Jul 2019	12 Aug 2019	- GST	\$452.00		
28 Jul 2019	12 Aug 2019	- PAYG Instalments	\$1,406.00		



Australian Government  
Australian Taxation Office

## PAYG Instalments report 2020

**Tax Agent** 79549002

**Last Updated** 13/02/2021

<b>TFN</b>	<b>Client Name</b>	<b>Quarter 1 (\$)</b>	<b>Quarter 2 (\$)</b>	<b>Quarter 3 (\$)</b>	<b>Quarter 4 (\$)</b>	<b>Total Instalment (\$)</b>
897988166	THE TRUSTEE FOR HENSHAW SUPERANNUATION FUND	Not Applicable	Not Applicable	Not Applicable	0.00	0.00

**Total No of Clients: 1**

18<sup>th</sup> June 2020

**MARK HENSHAW (TTE)**  
**ELIZABETH JOAN HENSHAW (TTE)**  
C/- Liz Henshaw  
Via Email: [liz@ensureelectrical.com.au](mailto:liz@ensureelectrical.com.au)

Dear Liz,

**RE: UNIT 22/25 INGLESTON ROAD, TINGALPA QLD 4173 (Lot 22 on SP195646)**

Thanks for the opportunity to provide you with a Market Appraisal for Unit 22/25 Ingleston Road, Tingalpa QLD 4173.

We understand your strata titled unit provides approximately 163sqm of Council approved, "as-built" office and warehouse accommodation (GLA) plus an unapproved 48sqm\* mezzanine level extension.

**Recent Comparable Sales**

1. **Unit 16 / 25 Ingleston Rd, Tingalpa** – 163sqm office / warehouse sold May 2020 for \$460,000 + GST or \$2,822/sqm of GLA.
2. **Unit 23 / 25 Ingleston Rd, Tingalpa** – 163sqm office / warehouse sold October 2019 for \$450,000 + GST or \$2,760/sqm of GLA.
3. **Unit 12 / 1378 Lytton Rd, Hemmant** – 165sqm office / warehouse sold February 2020 for \$450,000 + GST or \$2,727/sqm of GLA

Based on the above recent sale transactions we would expect that if marketed effectively for Sale in the current market, Unit 22 / 25 Ingleston Rd, Tingalpa could achieve the following result:

If we take \$2,770/sqm being the average rate/sqm achieved from the above sales and multiply it by the 163sqm approved GLA of the subject we derive a sale estimate of **\$451,510 + GST**.

We trust this appraisal is suitable for your requirements. Naturally if the decision is made to sell the asset we would be pleased to act on your behalf.

Yours Sincerely  
**Ray White Commercial TradeCoast**



**Jared Doyle (L.R.E.A.)**  
**Industrial Sales & Leasing Manager**

SHARES - 2541696 - HIN 65995697

MRS ELIZABETH JOAN HENSHAW + MR MARK HENSHAW <HENSHAW SUPERANNUATION A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
BSL - BLUESCOPE STEEL LTD FPO (ORDINARY FULLY PAID)	5,968	\$11.6900	\$69,765.92	22.11%
CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)	664	\$69.4200	\$46,094.88	14.61%
FLT - FLIGHT CENTRE TRAVEL FPO (ORDINARY FULLY PAID)	2,500	\$11.1200	\$27,800.00	8.81%
IRI - INTEGRATED RESEARCH FPO (ORDINARY FULLY PAID)	5,380	\$3.8500	\$20,713.00	6.56%
ISD - ISENTIA GROUP LTD FPO (ORDINARY FULLY PAID)	75,264	\$0.1450	\$10,913.28	3.46%
OFX - OFX GROUP LTD FPO (ORDINARY FULLY PAID)	28,800	\$1.4050	\$40,464.00	12.82%
RFG - RETAIL FOOD GROUP FPO (ORDINARY FULLY PAID)	46,228	\$0.0700	\$3,235.96	1.03%
STO - SANTOS LTD FPO (ORDINARY FULLY PAID)	6,000	\$5.3000	\$31,800.00	10.08%
<b>Sub Total</b>			<b>\$250,787.04</b>	<b>79.48%</b>

Cash Accounts	Portfolio Value	% of Portfolio
CDIA - 06716716954591	\$64,736.79	20.52%
<b>TOTAL</b>	<b>\$315,523.83</b>	<b>100.00%</b>

## Henshaw Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Income (28000)</b>					
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
02/07/2019	a mobile security camera firm that required temporary use of the warehouse space - refer to statement & email from Liz 24/02/2021			8,333.33	8,333.33 CR
30/09/2019	Rent from Ensure			3,000.00	11,333.33 CR
01/11/2019	Up Agency			4,166.66	15,499.99 CR
16/12/2019	Up Agency			8,333.33	23,833.32 CR
17/02/2020	Rent from Ensure			2,000.00	25,833.32 CR
17/02/2020	Rent from Ensure			3,000.00	28,833.32 CR
18/02/2020	Up Agency			4,166.69	33,000.01 CR
03/03/2020	Up Agency			2,083.33	35,083.34 CR
03/03/2020	Up Agency			2,083.33	37,166.67 CR
30/06/2020	Rent from Ensure			4,000.00	41,166.67 CR
				<b>41,166.67</b>	<b>41,166.67 CR</b>

**Total Debits: 0.00**

**Total Credits: 41,166.67**

## Eddy Lee

---

**From:** Liz Henshaw <liz@ensureelectrical.com.au>  
**Sent:** 24 February 2021 1:11 PM  
**To:** Eddy Lee  
**Subject:** RE: HENSHAW SUPER FUND - 2020 tax queries  
**Attachments:** Superannuation Rates and water.pdf; Superannuation Andersens and Real estate statement.pdf; Superannuation Body Corporate.pdf

Hi Eddy,

Please see below answers to your questions.

1. The deposit for \$5866.66 was not from UP Agency but a mobile security camera firm that required temporary use of our warehouse space. The rest of the receipts are from UP Agency. On 25/5/2020 we provided UP Agency a credit of \$4583.33 on 25/5/2020 in rent reduction due to COVID 19
2. Rental statement attached from the real-estate.
3. Copies scanned and attached for water and rates
4. This was the final payment for a new office carpet to accommodate the new tenants invoice attached.

Let me know if you need anything further

Regards

Liz Henshaw

---

**From:** Eddy Lee <eddy@herronaccountants.com.au>  
**Sent:** Thursday, 18 February 2021 4:41 PM  
**To:** Liz Henshaw <liz@ensureelectrical.com.au>  
**Subject:** HENSHAW SUPER FUND - 2020 tax queries

Hi Liz, thanks for your emails yesterday/today. 😊

### RE: HENSHAW SUPER FUND

Could you please assist with the following queries for us to wrap up the SMSF Tax work?

1. Rent from UP Agency: Please confirm the following deposits were rental income from UP Agency in 2020 FY (NB – the rent is \$25,000 per annum as per the tenant agreement provided, could you please advise what the difference were for?)

Date	Amount	
02/07/2019	\$5,866.66	Refer to attached
01/11/2019	\$4,583.33	Refer to attached
16/12/2019	\$9,166.66	Refer to attached
18/02/2020	\$4,583.36	Refer to attached
03/03/2020	\$2,291.66	Refer to attached
03/03/2020	\$2,291.66	Refer to attached

2. Rental Statement from Real Estate Agent: Please provide a copy of rental statement for 2020 FY, if any.

3. Please provide copies of tax invoices for Council Rates, Body Corporates and Water Rates in 2020 FY.

Rav White Commercial Brisbane Trade Coast  
3/28 Metroplex Ave, Murarrie, Qld 4172

Business 07-38995888  
eMail joshua.jones@raywhite.com  
Fax 38995777

Henshaw Superannuation Fund

**TAX INVOICE / STATEMENT**

ABN 60 839 802 074

Reference: 5346D

Account: HENSHAW S

Manager: RAY WHITE I

Page 1 of 1

July 2, 2019

Detail	Paid To	Brought Forward	Charged This Statement	Total	Amount Received	Carried Forward
<b>Income</b>						
Henshaw Superannuation Fund	22/25 Ingleston Rd, TINGALPA, QLD, 4173					
Bond	10-Jun-19	\$0.00	\$4,583.33	\$4,583.33	\$4,583.33	\$0.00
Deposit on Lease	10-Jun-19	\$0.00	\$4,583.33	\$4,583.33	\$4,583.33	\$0.00
			<b>Total Income</b>		\$9,166.66	
<b>Agent Fees</b>						
G.S.T.					-\$300.00	
Commission on Sales					-\$3,000.00	
			<b>Total Agent Fees</b>		-\$3,300.00	
<b>Distribution to Owner</b>						
Henshaw Superannuation Fund					\$5,866.66	
			<b>Total Distribution to Owner</b>		\$5,866.66	

## Henshaw Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Agents Management Fees (41930)</b>					
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
02/07/2019	a mobile security camera firm that required temporary use of the warehouse space - refer to statement & email from Liz 24/02/2021		3,000.00		3,000.00 DR
			<b>3,000.00</b>		<b>3,000.00 DR</b>
<b>Property Expenses - Council Rates (41960)</b>					
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
26/08/2019	BCC Rates		654.37		654.37 DR
12/09/2019	BCC Rates		653.70		1,308.07 DR
10/02/2020	BCC Rates		651.90		1,959.97 DR
27/04/2020	BCC Rates		661.36		2,621.33 DR
			<b>2,621.33</b>		<b>2,621.33 DR</b>
<b>Property Expenses - Repairs Maintenance (42060)</b>					
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
02/07/2019	Andersons - Carpet?			1,324.00	1,324.00 CR
				<b>1,324.00</b>	<b>1,324.00 CR</b>
<b>Property Expenses - Body Corporate Fees (42100)</b>					
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
04/12/2019	DEFT		787.66		787.66 DR
04/12/2019	DEFT		898.97		1,686.63 DR
24/02/2020	DEFT		865.32		2,551.95 DR
30/06/2020	DEFT		820.32		3,372.27 DR
			<b>3,372.27</b>		<b>3,372.27 DR</b>
<b>Property Expenses - Water Rates (42150)</b>					
<u>22/25 Ingleston Road, Tingalpa (INGLESTON)</u>					
10/09/2019	Urban Utilities		221.75		221.75 DR
24/10/2019	Urban Utilities		222.66		444.41 DR
16/01/2020	Urban Utilities		285.17		729.58 DR
02/06/2020	Urban Utilities		293.82		1,023.40 DR
			<b>1,023.40</b>		<b>1,023.40 DR</b>
<b>Total Debits:</b>	<b>10,017.00</b>				
<b>Total Credits:</b>	<b>1,324.00</b>				

File



head office  
PO Box 297, Fortitude Valley QLD 4006  
Ground Floor, 51 Ballow St, Fortitude Valley QLD 4006  
ph 3267 1888 fax 3267 1800  
gold coast office  
PO Box 5747, Gold Coast MC QLD 9726  
ph 5657 9967 fax 3267 1800  
email admin@stratamg.com.au

# NOTICE OF CONTRIBUTIONS

*Paid 30/6/20*

Mark & Elizabeth Henshaw  
PO Box 4220  
GUMDALE QLD 4154

**Tax Invoice**  
Invoice No: 0000469 Issue Date: 18/05/20  
Net Amount Payable: \$ 902.35  
Due Date: 01/07/2020

## Body Corporate TINGALPA INDUSTRIAL PARK - CTS: 38324 - ABN: 843 161 18303

Lot No. 22 Unit 22	Previous Balance:	0.00			
Address: 25 Ingleston Road, TINGALPA QLD 4173	Penalty Interest:	0.00			
Contribution Entitlement: 10 Interest Entitlement: 207	Issued levies not due:	0.00			
Description	Transaction Type	Fund	Net	GST	Totals
For the period 01/07/2020 to 30/09/2020	Normal (interim)	Admin	\$199.73*	\$19.97	\$219.70
For the period 01/07/2020 to 30/09/2020 - Insurance	Normal (interim)	Admin	\$122.32*	\$12.23	\$134.55
For the period 01/07/2020 to 30/09/2020	Normal (interim)	Sink	\$498.27*	\$49.83	\$548.10
Arrears/Issued at time of printing					\$0.00
Gross Amount					\$902.35
<b>Net Amount Payable</b>					<b>\$902.35</b>

\* The body corporate has determined that a 2.50% simple interest charge will be applied for each month a contribution or contribution instalment is in arrears. Please pay by the due date.

**HAVE YOUR CONTACT DETAILS CHANGED?**  
Please advise our office in writing or Email: [admin@stratamg.com.au](mailto:admin@stratamg.com.au)

**AUSTRALIA POST PAYMENTS:** Please note that they will charge \$2.75 to process your request. If you choose not to pay the \$2.75 processing fee at time of payment, this amount will be deducted from your levy payment. This could cause discounts not to be allowed and interest to accrue.

If mailing your payment please tear off this slip and return with payment. DO NOT include correspondence with your payment.

Please make cheques payable to: Body Corporate for CTS 38324



DEFT Reference Number:  
2625 3391 2329 3660 0222

Strata Management Group Pty Ltd  
Lot No. 22 Unit 22  
TINGALPA INDUSTRIAL PARK  
Invoice No: 0000469  
Net Amount Payable: \$902.35  
Due Date: 01/07/2020

### How to Pay

- By post:** Mail this slip with your cheque to: DEFT Payment Systems, GPO Box 141, BRISBANE QLD 4001
- Bpay:** Contact your bank, credit union or building society to make this payment from your cheque or savings account.
- By phone:** Please call 1300 301 090 to make your payment using a Mastercard, Visa, American Express, Diners Card.
- Internet:** Visit [www.deft.com.au](http://www.deft.com.au) and use the DEFT reference number supplied on this page.
- In person:** Present this page to make your payment by cash, cheque or EFTPOS at any post office. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.



Billers Code: 96503  
Reference: 2625 3391 2329 3660 0222



\*442 262533912 32936600222

Payments by credit or debit card may attract a surcharge.  
Registration is required for payments from cheque or savings accounts.  
Registration forms available from [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162.

+262533912 32936600222<

000090235<4+



proactive strata managers

*paid 2x/2/20*

**head office**  
PO Box 297, Fortitude Valley QLD 4006  
Ground Floor, 51 Ballow St, Fortitude Valley QLD 4006  
ph 3267 1888 fax 3267 1800

**gold coast office**  
PO Box 5747, Gold Coast MC QLD 9726  
ph 5657 9967 fax 3267 1800

email admin@stratamg.com.au

## NOTICE OF CONTRIBUTIONS

Mark & Elizabeth Henshaw  
PO Box 4220  
GUMDALE QLD 4154

**Tax Invoice**  
Invoice No: 0000442 Issue Date: 17/02/20  
Net Amount Payable: \$ 951.85  
Due Date: 01/04/2020

Body Corporate TINGALPA INDUSTRIAL PARK - CTS: 38324 - ABN: 843 161 18303

Lot No. 22 Unit 22	Previous Balance:	\$48.40 DR			
Address: 25 Ingleston Road, TINGALPA QLD 4173	Penalty Interest:	\$1.10 DR			
Contribution Entitlement: 10 Interest Entitlement: 207	Issued levies not due:	0.00			
Description	Transaction Type	Fund	Net	GST	Totals
For the period 01/04/2020 to 30/06/2020	Normal (interim)	Admin	\$199.73*	\$19.97	\$219.70
For the period 01/04/2020 to 30/06/2020 - Insurance	Normal (interim)	Admin	\$122.32*	\$12.23	\$134.55
For the period 01/04/2020 to 30/06/2020	Normal (interim)	Sink	\$498.27*	\$49.83	\$548.10
<b>Arrears at time of printing</b>	(Arrears payable immediately)				<b>\$49.50</b>
<b>Gross Amount</b>					<b>\$951.85</b>
<b>Net Amount Payable</b>					<b>\$951.85</b>

\* The body corporate has determined that a 2.50% simple interest charge will be applied for each month a contribution or contribution instalment is in arrears. Please pay by the due date.

**HAVE YOUR CONTACT DETAILS CHANGED?**  
Please advise our office in writing or Email: admin@stratamg.com.au

**AUSTRALIA POST PAYMENTS:** Please note that they will charge \$2.75 to process your request. If you choose not to pay the \$2.75 processing fee at time of payment, this amount will be deducted from your levy payment. This could cause discounts not to be allowed and interest to accrue.

-----  
If mailing your payment please tear off this slip and return with payment. DO NOT include correspondence with your payment.

Please make cheques payable to: Body Corporate for CTS 38324



DEFT Reference Number:  
2625 3391 2329 3660 0222

Strata Management Group Pty Ltd  
Lot No. 22 Unit 22  
TINGALPA INDUSTRIAL PARK  
Invoice No: 0000442  
Net Amount Payable: \$951.85  
Due Date: 01/04/2020

### How to Pay

- By post:** Mail this slip with your cheque to: DEFT Payment Systems, GPO Box 141, BRISBANE QLD 4001
- Bpay:** Contact your bank, credit union or building society to make this payment from your cheque or savings account.
- By phone:** Please call 1300 301 090 to make your payment using a Mastercard, Visa, American Express, Diners Card.
- Internet:** Visit www.deft.com.au and use the DEFT reference number supplied on this page.
- In person:** Present this page to make your payment by cash, cheque or EFTPOS at any post office. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.



Bill Code: 96503  
Reference: 2625 3391 2329 3660 0222



\*442 262533912 32936600222

Payments by credit or debit card may attract a surcharge.  
Registration is required for payments from cheque or savings accounts.  
Registration forms available from www.deft.com.au or call 1800 672 162.

+262533912 32936600222<

000095185<4+



**head office**  
 PO Box 297, Fortitude Valley QLD 4006  
 Ground Floor, 51 Ballow St, Fortitude Valley QLD 4006  
 ph 3267 1888 fax 3267 1800

**gold coast office**  
 PO Box 5747, Gold Coast MC QLD 9726  
 ph 5657 9967 fax 3267 1800

email admin@stratamg.com.au

## NOTICE OF CONTRIBUTIONS

Mark & Elizabeth Henshaw  
 PO Box 4220  
 GUMDALE QLD 4154

**Tax Invoice**  
 Invoice No: 0000442 Issue Date: 17/02/20  
 Net Amount Payable: \$ 951.85  
 Due Date: 01/04/2020

Body Corporate TINGALPA INDUSTRIAL PARK - CTS: 38324 - ABN: 843 161 18303

Lot No. 22 Unit 22			Previous Balance:	\$48.40 DR	
Address: 25 Ingleston Road, TINGALPA QLD 4173			Penalty Interest:	\$1.10 DR	
Contribution Entitlement: 10 Interest Entitlement: 207			Issued levies not due:	0.00	
Description	Transaction Type	Fund	Net	GST	Totals
For the period 01/04/2020 to 30/06/2020	Normal (interim)	Admin	\$199.73*	\$19.97	\$219.70
For the period 01/04/2020 to 30/06/2020 - Insurance	Normal (interim)	Admin	\$122.32*	\$12.23	\$134.55
For the period 01/04/2020 to 30/06/2020	Normal (interim)	Sink	\$498.27*	\$49.83	\$548.10
<b>Arrears at time of printing</b>	(Arrears payable immediately)				<b>\$49.50</b>
<b>Gross Amount</b>					<b>\$951.85</b>
<b>Net Amount Payable</b>					<b>\$951.85</b>

\* The body corporate has determined that a 2.50% simple interest charge will be applied for each month a contribution or contribution instalment is in arrears. Please pay by the due date.

prev bal 48.40  
 charges 902.35  
 int 1.10  
 951.85

**HAVE YOUR CONTACT DETAILS CHANGED?**  
 Please advise our office in writing or Email: admin@stratamg.com.au

**AUSTRALIA POST PAYMENTS:** Please note that they will charge \$2.75 to process your request. If you choose not to pay the \$2.75 processing fee at time of payment, this amount will be deducted from your levy payment. This could cause discounts not to be allowed and interest to accrue.

If mailing your payment please tear off this slip and return with payment. DO NOT include correspondence with your payment.

Please make cheques payable to: Body Corporate for CTS 38324



DEFT Reference Number:  
 2625 3391 2329 3660 0222

### How to Pay

- By post:** Mail this slip with your cheque to: DEFT Payment Systems, GPO Box 141, BRISBANE QLD 4001
- Bpay:** Contact your bank, credit union or building society to make this payment from your cheque or savings account.
- By phone:** Please call 1300 301 090 to make your payment using a Mastercard, Visa, American Express, Diners Card.
- Internet:** Visit www.deft.com.au and use the DEFT reference number supplied on this page.
- In person:** Present this page to make your payment by cash, cheque or EFTPOS at any post office. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Payments by credit or debit card may attract a surcharge.  
 Registration is required for payments from cheque or savings accounts.  
 Registration forms available from www.deft.com.au or call 1800 672 162.

Strata Management Group Pty Ltd  
 Lot No. 22 Unit 22  
 TINGALPA INDUSTRIAL PARK  
 Invoice No: 0000442

Net Amount Payable: \$951.85  
 Due Date: 01/04/2020

Bill Code: 96503  
 Reference: 2625 3391 2329 3660 0222



\*442 262533912 32936600222

+262533912 32936600222<

000095185<4+



proactive strata managers

1/4 Inv 442.  
951.85

3267 1588

head office  
PO Box 297, Fortitude Valley QLD 4006  
Ground Floor, 51 Ballow St, Fortitude Valley QLD 4006  
ph 3267 1888 fax 3267 1800

gold coast office  
PO Box 5747, Gold Coast MC QLD 9726  
ph 5657 9967 fax 3267 1800

email admin@stratamg.com.au

## REMINDER NOTICE OF OVERDUE CONTRIBUTIONS

Mark & Elizabeth Henshaw  
PO Box 4220  
GUMDALE QLD 4154

### Tax Invoice

Invoice No: 0000416 Issue Date: 29/11/19  
Total Amount Overdue: \$ 998.43

### Statement Activity for Body Corporate for TINGALPA INDUSTRIAL PARK - CTS: 38324 - ABN: 843 161 18303

Lot: 22 Unit: 22	Administrative Fund:	\$ 480.31
Address: 25 Ingleston Road, TINGALPA QLD 4173	Plus interest of:	\$ 9.26
Contribution Entitlement: 10 Interest Entitlement: 207	Sinking Fund:	\$ 497.55
	Plus interest of:	\$ 11.31

Date	Description	Period (if applicable)	Admin	Sink	Balance
	brought forward		407.71	497.55	905.26
31/10/19	Penalty			11.31	916.57
31/10/19	Penalty		5.55		922.12
31/10/19	Penalty		3.71		925.83
15/11/19	Other Debt recovery costs Lot 22 Level 1		24.20		950.03
29/11/19	Other Debt recovery costs Lot 22 Level 2		48.40		998.43

**Total Amount Overdue as at 29th November 2019 \$ 998.43**

(Includes Overdue Interest of \$20.57)

Your prompt attention to this outstanding account is appreciated. The body corporate has determined that a 2.50% simple interest charge will be applied for each month a contribution or contribution instalment is in arrears. If you have already paid your outstanding account in full, please disregard this notice.

### SECOND ARREARS NOTICE - URGENT ACTION REQUIRED

A review of your account has confirmed that your levies are still overdue please make payment immediately to avoid incurring further penalties.

Go to [www.my-community.com](http://www.my-community.com) to access your levy statement and past issued levy notices online.

905.26

prev bal  
charges 93.17

998.43

If mailing your payment please tear off this slip and return with payment. DO NOT include correspondence with your payment.

Please make cheques payable to: Body Corporate for CTS 38324



DEFT Reference Number:  
2625 3391 2329 3660 0222

Strata Management Group Pty Ltd  
Lot: 22 Unit: 22 - CTS: 38324  
TINGALPA INDUSTRIAL PARK  
Invoice No: 0000416  
Total Amount Overdue: \$ 998.43

### How to Pay

**By post:** Mail this slip with your cheque to: DEFT Payment Systems, GPO Box 141, BRISBANE QLD 4001

**Bpay:** Contact your bank, credit union or building society to make this payment from your cheque or savings account.

**By phone:** Please call 1300 301 090 to make your payment using a Mastercard, Visa.

**Internet:** Visit [www.deft.com.au](http://www.deft.com.au) and use the DEFT reference number supplied on this page.

**In person:** Present this page to make your payment by cash, cheque or EFTPOS at any post office.  
Payments made at Australia Post will incur a \$2.75 DEFT processing fee.



Bill Code: 96503  
Reference: 2625 3391 2329 3660 0222



\*442 262533912 32936600222

Payments by credit or debit card may attract a surcharge.  
Registration is required for payments from cheque or savings accounts.  
Registration forms available from [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162.

+262533912 32936600222<

000099843<4+



*\$929.46 Duplicate*

**head office**  
 PO Box 297, Fortitude Valley QLD 4006  
 Ground Floor, 51 Ballow St, Fortitude Valley QLD 4006  
 ph 3267 1888 fax 3267 1800

**gold coast office**  
 PO Box 5747, Gold Coast MC QLD 9726  
 ph 5657 9967 fax 3267 1800

email admin@stratamg.com.au

## NOTICE OF CONTRIBUTIONS

Mark & Elizabeth Henshaw  
 PO Box 4220  
 GUMDALE QLD 4154

**Tax Invoice**  
 Invoice No: 0000416 Issue Date: 19/11/19  
 Net Amount Payable: \$ 1,855.30  
 Due Date: 01/01/2020

### Body Corporate TINGALPA INDUSTRIAL PARK - CTS: 38324 - ABN: 843 161 18303

Lot No. 22 Unit 22			<b>Previous Balance:</b>	\$929.46 DR	
Address: 25 Ingleston Road, TINGALPA QLD 4173			<b>Penalty Interest:</b>	\$20.57 DR	
Contribution Entitlement: 10 Interest Entitlement: 207			<b>Issued levies not due:</b>	0.00	
Description	Transaction Type	Fund	Net	GST	Totals
01/01/2020 to 31/03/2020 for total Levy of \$546.11 pa - Insurance	Normal	Admin	\$148.50*	\$14.85	\$163.35
01/01/2020 to 31/03/2020 for total Levy of \$878.73 pa	Normal	Admin	\$222.15*	\$22.22	\$244.37
01/01/2020 to 31/03/2020 for total Levy of \$2192.31 pa	Normal	Sink	\$452.32*	\$45.23	\$497.55
<b>Arrears at time of printing</b>	(Arrears payable immediately)				<b>\$950.03</b>
<b>Gross Amount</b>					<b>\$1,855.30</b>
<b>Net Amount Payable</b>					<b>\$1,855.30</b>

*prev bal 929.46  
 penalty 20.57  
 charges 905.27*

*866.73*

*\$988.87 Paid*

\* The body corporate has determined that a 2.50% simple interest charge will be applied for each month a contribution or contribution instalment is in arrears. Please pay by the due date.

**HAVE YOUR CONTACT DETAILS CHANGED?**  
 Please advise our office in writing or Email: admin@stratamg.com.au

**AUSTRALIA POST PAYMENTS:** Please note that they will charge \$2.75 to process your request. If you choose not to pay the \$2.75 processing fee at time of payment, this amount will be deducted from your levy payment. This could cause discounts not to be allowed and interest to accrue.

If mailing your payment please tear off this slip and return with payment. DO NOT include correspondence with your payment.

Please make cheques payable to: Body Corporate for CTS 38324



DEFT Reference Number:  
 2625 3391 2329 3660 0222

Strata Management Group Pty Ltd  
 Lot No. 22 Unit 22  
 TINGALPA INDUSTRIAL PARK  
 Invoice No: 0000416  
 Net Amount Payable: \$1,855.30  
 Due Date: 01/01/2020

#### How to Pay

- By post:** Mail this slip with your cheque to: DEFT Payment Systems, GPO Box 141, BRISBANE QLD 4001
- By pay:** Contact your bank, credit union or building society to make this payment from your cheque or savings account.
- By phone:** Please call 1300 301 090 to make your payment using a Mastercard, Visa, American Express, Diners Card.
- Internet:** Visit www.deft.com.au and use the DEFT reference number supplied on this page.
- In person:** Present this page to make your payment by cash, cheque or EFTPOS at any post office. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.



Billers Code: 96503  
 Reference: 2625 3391 2329 3660 0222



\*442 262533912 32936600222

Payments by credit or debit card may attract a surcharge.  
 Registration is required for payments from cheque or savings accounts.  
 Registration forms available from www.deft.com.au or call 1800 672 162.



*To Pay*

**head office**  
 PO Box 297, Fortitude Valley QLD 4006  
 Ground Floor, 51 Ballow St, Fortitude Valley QLD 4006  
 ph 3267 1888 fax 3267 1800

**gold coast office**  
 PO Box 5747, Gold Coast MC QLD 9726  
 ph 5657 9967 fax 3267 1800

email admin@stratamg.com.au

## NOTICE OF CONTRIBUTIONS

Mark & Elizabeth Henshaw  
 PO Box 4220  
 GUMDALE QLD 4154

**Tax Invoice**  
 Invoice No: 0000390 Issue Date: 20/08/19  
 Net Amount Payable: **\$ 905.26**  
 Due Date: **01/10/2019**

Body Corporate TINGALPA INDUSTRIAL PARK - CTS: 38324 - ABN: 843 161 18303

Lot No. 22 Unit 22	Previous Balance:	0.00			
Address: 25 Ingleston Road, TINGALPA QLD 4173	Penalty Interest:	0.00			
Contribution Entitlement: 10 Interest Entitlement: 207	Issued levies not due:	0.00			
Description	Transaction Type	Fund	Net	GST	Totals
01/10/2019 to 31/12/2019 for total Levy of \$546.11 pa - Insurance	Normal	Admin	\$148.50*	\$14.85	\$163.35
01/10/2019 to 31/12/2019 for total Levy of \$878.73 pa	Normal	Admin	\$222.15*	\$22.21	\$244.36
01/10/2019 to 31/12/2019 for total Levy of \$2192.31 pa	Normal	Sink	\$452.32*	\$45.23	\$497.55
					<b>\$0.00</b>
<b>Arrears/Issued at time of printing</b>					<b>\$905.26</b>
<b>Gross Amount</b>					<b>\$905.26</b>
<b>Net Amount Payable</b>					<b>\$905.26</b>

\* The body corporate has determined that a 2.50% simple interest charge will be applied for each month a contribution or contribution instalment is in arrears. Please pay by the due date.

**HAVE YOUR CONTACT DETAILS CHANGED?**  
 Please advise our office in writing or Email: [admin@stratamg.com.au](mailto:admin@stratamg.com.au)

**AUSTRALIA POST PAYMENTS:** Please note that they will charge \$2.75 to process your request. If you choose not to pay the \$2.75 processing fee at time of payment, this amount will be deducted from your levy payment. This could cause discounts not to be allowed and interest to accrue.

-----  
 If mailing your payment please tear off this slip and return with payment. DO NOT include correspondence with your payment.

Please make cheques payable to: Body Corporate for CTS 38324

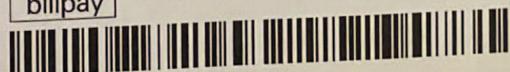


DEFT Reference Number:  
 2625 3391 2329 3660 0222

Strata Management Group Pty Ltd  
 Lot No. 22 Unit 22  
 TINGALPA INDUSTRIAL PARK  
 Invoice No: **0000390**  
 Net Amount Payable: **\$905.26**  
 Due Date: **01/10/2019**

### How to Pay

- By post:** Mail this slip with your cheque to: DEFT Payment Systems, GPO Box 141, BRISBANE QLD 4001
- Bpay:** Contact your bank, credit union or building society to make this payment from your cheque or savings account.
- By phone:** Please call 1300 301 090 to make your payment using a Mastercard, Visa, American Express, Diners Card.
- Internet:** Visit [www.deft.com.au](http://www.deft.com.au) and use the DEFT reference number supplied on this page.
- In person:** Present this page to make your payment by cash, cheque or EFTPOS at any post office.  
 Payments made at Australia Post will incur a \$2.75 DEFT processing fee.



\*442 262533912 32936600222

Payments by credit or debit card may attract a surcharge.  
 Registration is required for payments from cheque or savings accounts.  
 Registration forms available from [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162.

+262533912 32936600222<

000090526<4+



BRISBANE CITY COUNCIL ABN 72 002 765 795

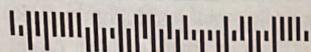
# Rate Account

**Property Location** 22/25 INGLESTON RD  
TINGALPA  
**Issue Date** 2 Mar 2020

Account number  
**5000 0000 4662 256**  
Bill number  
**5000 1036 9958 584**

Dedicated to a better Brisbane

**Enquiries**  
(07) 3403 8888  
**24 hours 7 days**



000  
BCC\_RATES\_37124\_20200227001XPBILR\_A-0000192-0000765  
HENSHAW SUPERANNUATION FUND  
C/- ELIZABETH J & MARK HENSHAW AS TRUSTEES  
P O BOX 4220  
GUMDALE QLD 4151

Account Period  
1 Apr 2020 - 30 Jun 2020

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

**Nett Amount Payable**  
**\$658.90**

Compounding interest of 9.83% per annum will accrue daily on any amount owing immediately after this date.

**Due Date**  
**1 Apr 2020**



Make a statement.  
**Go paperless!**

Switch to paperless billing and access your rates notice anytime, anywhere.

You can also opt-in for a free SMS reminder of your bill's due date.

Visit [brisbane.qld.gov.au/rates](http://brisbane.qld.gov.au/rates) to sign up and help keep Brisbane clean, green and sustainable.



### Summary of Charges

Opening Balance	6.97
Brisbane City Council Rates & Charges	502.04
State Government Charges	149.90
<b>Gross Amount</b>	<b>658.91</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.01 CR</b>
<b>Nett Amount Payable</b>	<b>658.90</b>

*Handwritten note: Paid 658.90, 2.46, 661.36*

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.



**Pay using your smartphone**  
Download the Sniip App and scan the code to pay now.  
Available on the App Store | Google play



Pay in person at any Post Office



\*439 500010369958584

HENSHAW SUPERANNUATION FUND

**Due Date**  
**1 Apr 2020**

**B PAY**  
Billers Code: 78550  
Ref: 5000 0000 4662 256

**50**  
**Gross Amount**  
**\$658.91**

**Nett Amount**  
**\$658.90**

<0000065890> <004440> <500010369958584> >



BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

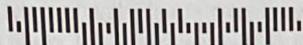
**Property Location** 22/25 INGLESTON RD  
TINGALPA  
**Issue Date** 3 Dec 2019

Account number <b>5000 0000 4662 256</b>
Bill number <b>5000 1036 4675 700</b>

Dedicated to a better Brisbane

**Enquiries**  
(07) 3403 8888  
24 hours 7 days

Account Period  
1 Jan 2020 - 31 Mar 2020



BCC\_RATES\_36744\_20191130001XPBILR\_A-0000197-0000785  
HENSHAW SUPERANNUATION FUND  
C/- ELIZABETH J & MARK HENSHAW AS TRUSTEES  
P O BOX 4220  
GUMDALE QLD 4151

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).

Compounding interest of 9.83% per annum will accrue daily on any amount owing immediately after this date.

Nett Amount Payable

**\$651.90**

Due Date

**2 Jan 2020**



Make a statement.  
**Go paperless!**

Switch to paperless billing and access your rates notice anytime, anywhere.

You can also opt-in for a free SMS reminder of your bill's due date.

Visit [brisbane.qld.gov.au/rates](http://brisbane.qld.gov.au/rates) to sign up and help keep Brisbane clean, green and sustainable.



## Summary of Charges

Opening Balance  
Brisbane City Council Rates & Charges  
State Government Charges

0.01 CR  
502.04  
149.90

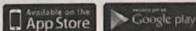
*Paid 10/2/2020*

<b>Gross Amount</b>	651.93
<b>Discount and/or Rounding (where applicable)</b>	0.03 CR
<b>Nett Amount Payable</b>	651.90

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.



Pay using your smartphone  
Download the Sniiip App and scan the code to pay now.



Pay in person at any Post Office



\*439 500010364675700

HENSHAW SUPERANNUATION FUND

Due Date

**2 Jan 2020**



Biller Code: 78550  
Ref: 5000 0000 4662 256

**50** Gross Amount  
**\$651.93**

Nett Amount

**\$651.90**



Urban Utilities  
ABN 86 673 835 011

Account Enquiries 13 26 57  
Faults and Emergencies 13 23 64  
www.urbanutilities.com.au

## Water and Sewerage Quarterly Account

QUUC00\_A4G/E-1/S-1A-1/

HENSHAW SUPERANNUATION FUND  
C/- ELIZABETH J & MARK  
HENSHAW AS TRUSTEES  
PO BOX 4220  
GUMDALE QLD 4154

**Property Location:** TINGALPA INDUSTRIAL PARK 22  
25 INGLESTON ROAD  
TINGALPA 4173

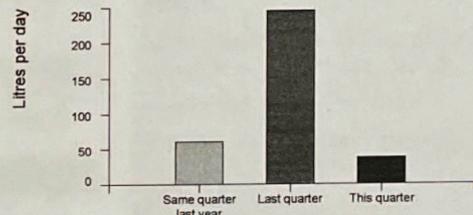
Customer reference number	10 1047 5459 0000 2
Bill number	1047 5459 90
Date issued	13/07/2020
<b>Total due</b>	<b>\$213.54</b>
<b>Current charges due date</b>	<b>19/08/2020</b>

### Your water usage

Water usage (kL)	3.43
Days charged	90

### Average daily water usage (litres)

Current period	38
Same period last year	62



## Account Summary Period 15/02/2020 - 14/05/2020

### Your Last Account

Amount Billed	\$293.82
Amount Paid	\$293.82CR

### Your Current Account

Balance	\$0.00
Current Charges	\$213.54

**Total Due** **\$213.54**

*If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.*

*Paid 21/7/20*

## We're freezing our water and sewerage prices for six months

Visit [urbanutilities.com.au/prices](http://urbanutilities.com.au/prices) for more information.

BS0120

### Payment options



**Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)



**Telephone and internet banking – BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
BPAY View® View and pay this bill using internet banking.  
More info: [www.bpay.com.au](http://www.bpay.com.au)  
® Registered to BPAY Pty Ltd ABN 69 079 137 518



**Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)  
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.



**By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa card®.



**Mail**  
Tear off this slip and return with your cheque payment to Urban Utilities PO Box 953, Parramatta, NSW 2124



**In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

Amount paid

Date paid

Receipt number

**CHARGES for 15/02/2020 - 14/05/2020 (90 days)**

**Your meter readings**

Serial Number	Size	Read Date	Reading	Usage	Comment
HBP03866	032 mm	15/02/2020	3660		
		15/05/2020	3707	47kL	
Boundary Meter	Your share percentage is 3.846153		3.846153	Your share of usage is 1.81	
HBP03865	032 mm	15/02/2020	3572		
		15/05/2020	3614	42kL	
Boundary Meter	Your share percentage is 3.846153		3.846153	Your share of usage is 1.62	

**Water Usage**

**State bulk water price**

The amount per kilolitre that we pay the State Government for treated water.

State Bulk Water Charge 2019/20	3.43kL @ \$3.017000/kL	\$10.34
---------------------------------	------------------------	---------

**Urban Utilities distributor-retailer price**

The amount we charge per kilolitre to maintain water quality and deliver this to your property.

Tier 1 usage 2019/20	3.43kL @ \$0.793000/kL	\$2.71
<b>Subtotal</b>		<b>\$13.05</b>

**Water Services**

**Urban Utilities water service charge**

The amount we charge to maintain the water network.

Water service charge 2019/20	91 days	\$58.77
This charge is for the period 01/04/2020 to 30/06/2020		
<b>Subtotal</b>		<b>\$58.77</b>

**Sewerage Services**

**Urban Utilities sewerage service charge**

The amount we charge to remove and treat sewage from your property.

Sewerage service charge	92 days	\$141.72
This charge is for the period 01/07/2020 to 30/09/2020		
<b>Subtotal</b>		<b>\$141.72</b>

**Water usage**

\$13.05

**Water services**

\$58.77

**Sewerage services**

\$141.72

**Your total charges 15/02/2020 - 14/05/2020**

**\$213.54**

Customer ref. no. 10 1047 5459 0000 2

TINGALPA INDUSTRIAL PARK 22  
25 INGLESTON ROAD  
TINGALPA 4173



Your usage was 3.43 kilolitres.

That's an average of 38 litres per day.

**Price freeze**

We recognise the financial impact COVID-19 is having on many households and businesses so we're freezing our water and sewerage prices for six months.

Questions? Visit [urbanutilities.com.au/prices](http://urbanutilities.com.au/prices) for more information.

**Simpler billing starts soon\***

We're changing the way we do things to make it simpler for you:

- Read and understand bills.
- Detect leaks on your property sooner – saving water and money.

Visit [urbanutilities.com.au/simpler](http://urbanutilities.com.au/simpler) for more information.

\* For customers in Brisbane, Ipswich and Scenic Rim only. Customers in Lockyer Valley and Somerset switched to Simpler Billing in 2019.

**Interpreter service 13 14 50**

当您需要口译员时，请致电 13 14 50。  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50  
통역사가 필요하시면 13 14 50 으로 연락하십시오.  
Cuando necesite un intérprete llame al 13 14 50

© Urban Utilities 2020

Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.

**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: HENSHAW  
SUPERANNUATION FUND



Billers Code: 112144  
Ref: 10 1047 5459 0000 2



**Commonwealth Bank** **Credit**  
Commonwealth Bank of Australia  
ABN 48 123 123 124  
240 Queen Street, Brisbane, QLD

BPAY\* this payment via Internet or phone banking.  
BPAY View\* - View and pay this bill using internet banking.  
To use the QR code, use the reader within your mobile banking app.  
More info: [www.bpay.com.au](http://www.bpay.com.au)



\*4001 101047545900002



Current charges due date  
19/08/2020

For Credit **Urban Utilities**  
Trans Code 831 User ID 066840

Customer Reference No.  
101047545900002

Date

Cash

Cheques

Teller Stamp & Initials

Total Due \$

+757+



Urban Utilities  
ABN 86 673 835 011

Account Enquiries 13 26 57  
Faults and Emergencies 13 23 64  
www.urbanutilities.com.au

**Water and Sewerage  
Quarterly Account**

QUUC42\_A4G/E-1/S-1/I-1/

HENSHAW SUPERANNUATION FUND  
C/- ELIZABETH J & MARK  
HENSHAW AS TRUSTEES  
PO BOX 4220  
GUMDALE QLD 4154

**Property Location:** TINGALPA INDUSTRIAL PARK 22  
25 INGLESTON ROAD  
TINGALPA 4173

*File*  
*2/16/2020*  
*Paid*

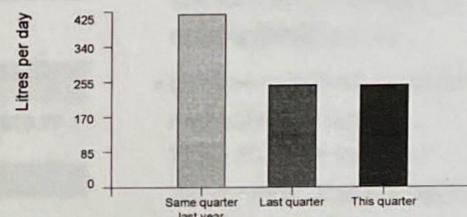
Customer reference number	10 1047 5459 0000 2
Bill number	1047 5459 89
Date issued	15/04/2020
<b>Total due</b>	<b>\$293.82</b>
<b>Current charges due date</b>	<b>22/05/2020</b>

**Your water usage**

Water usage (kL)	24.50
Days charged	100

**Average daily water usage (litres)**

Current period	245
Same period last year	417



**Account Summary** Period 07/11/2019 - 14/02/2020

**Your Last Account**

Amount Billed	\$285.17
Amount Paid	\$285.17CR

**Your Current Account**

Balance	\$0.00
Current Charges	\$293.82

**Total Due** **\$293.82**

*If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.*



**Want to save time and paper - and be in to win \$100 off your next bill?**

Switch to eBilling now at [urbanutilities.com.au/ebilling](http://urbanutilities.com.au/ebilling)



SCAN ME

**Payment options**

**Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)

**Telephone and internet banking - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
BPAY View® View and pay this bill using internet banking.  
More info: [www.bpay.com.au](http://www.bpay.com.au)  
® Registered to BPAY Pty Ltd ABN 69 079 137 518

**Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)  
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

**By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa card®.

**Mail**  
Tear off this slip and return with your cheque payment to Urban Utilities PO Box 963, Parramatta, NSW 2124

**In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

Amount paid

Date paid

Receipt number

BS0120

## CHARGES for 07/11/2019 - 14/02/2020 (100 days)

### Your meter readings

Serial Number	Size	Read Date	Reading	Usage	Comment
HBP03866	032 mm	07/11/2019	3336		
		15/02/2020	3660	324kL	
Boundary Meter	Your share percentage is 3.846153		Your share of usage is 12.46		
HBP03865	032 mm	07/11/2019	3259		
		15/02/2020	3572	313kL	
Boundary Meter	Your share percentage is 3.846153		Your share of usage is 12.04		

Customer ref. no. 10 1047 5459 0000 2  
 TINGALPA INDUSTRIAL PARK 22  
 25 INGLESTON ROAD  
 TINGALPA 4173

 **Your usage was 24.50 kilolitres.**  
 That's an average of 245 litres per day.

How low can you go?

Saving water is important all the time – not just in drought. So limber up and see how low your business can go.

- Regularly check for leaks and fix them. A leaking tap can waste 50L per day.
- Use the half-flush on toilets and only ever flush the Three P's - Pee, Poo and Paper - never tissues, paper towel or wet wipes.

Go to [urbanutilities.com.au/howlow](http://urbanutilities.com.au/howlow) for more great water saving tips and advice.

### Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。  
 اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
 Khi bạn cần thông ngôn, xin gọi số 13 14 50  
 번역사가 필요하시면 13 14 50 으로 연락하십시오.  
 Cuando necesite un intérprete llame al 13 14 50

© Urban Utilities 2020

### Water Usage

#### State bulk water price

The amount per kilolitre that we pay the State Government for treated water.

State Bulk Water Charge 2019/20	24.50kL @ \$3.017000/kL	\$73.91
---------------------------------	-------------------------	---------

#### Urban Utilities distributor-retailer price

The amount we charge per kilolitre to maintain water quality and deliver this to your property.

Tier 1 usage 2019/20	24.50kL @ \$0.793000/kL	\$19.42
<b>Subtotal</b>		<b>\$93.33</b>

### Water Services

#### Urban Utilities water service charge

The amount we charge to maintain the water network.

Water service charge 2019/20	91 days	\$58.77
This charge is for the period 01/01/2020 to 31/03/2020		
<b>Subtotal</b>		<b>\$58.77</b>

### Sewerage Services

#### Urban Utilities sewerage service charge

The amount we charge to remove and treat sewage from your property.

Sewerage service charge	91 days	\$141.72
This charge is for the period 01/04/2020 to 30/06/2020		
<b>Subtotal</b>		<b>\$141.72</b>

Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



**Water and Sewerage Account**  
 In Person / Mail Payment Advice  
 Name: HENSHAW  
 SUPERANNUATION FUND



Bill Code: 112144  
 Ref: 10 1047 5459 0000 2



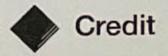
BPAY® this payment via Internet or phone banking.  
 BPAY View® - View and pay this bill using internet banking.  
 To use the QR code, use the reader within your mobile banking app.  
 More info: [www.bpay.com.au](http://www.bpay.com.au)



\*4001 101047545900002



**Commonwealth Bank**  
 Commonwealth Bank of Australia  
 ABN 48 123 123 124  
 240 Queen Street, Brisbane, QLD



Date

Cash

Cheques

Teller Stamp & Initials

Current charges due date  
 22/05/2020

For Credit **Urban Utilities**  
 Trans Code **831** User ID **066840** Customer Reference No. **101047545900002**

Total Due  
 \$ **293.82**

+757+



Queensland Urban Utilities  
ABN 86 673 835 011

Account Enquiries 13 26 57  
Faults and Emergencies 13 23 64  
www.urbanutilities.com.au

### Water and Sewerage Quarterly Account

*Paid 16/1/20*

QUUC11\_A4G/E-1/S-1/1-1/

HENSHAW SUPERANNUATION FUND  
C/- ELIZABETH J & MARK  
HENSHAW AS TRUSTEES  
PO BOX 4220  
GUMDALE QLD 4154

Customer reference number	10 1047 5459 0000 2
Bill number	1047 5459 88
Date issued	21/01/2020
<b>Total due</b>	<b>\$285.17</b>
<b>Current charges due date</b>	<b>20/02/2020</b>

**Property Location:** TINGALPA INDUSTRIAL PARK 22  
25 INGLESTON ROAD  
TINGALPA 4173

**Your water usage**

Water usage (kL)	22.23
Days charged	90

*Average daily water usage (litres)*

Current period	247
Same period last year	49

### Account Summary Period 09/08/2019 - 06/11/2019

#### Your Last Account

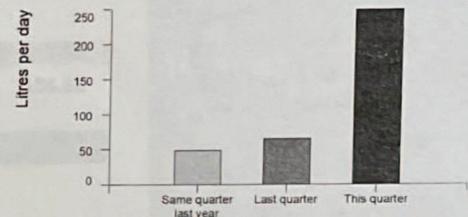
Amount Billed	\$222.19
Amount Paid	\$222.66CR

#### Your Current Account

Balance	\$0.00
Current Charges	\$285.17

**Total Due \$285.17**

*If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.*



# EVERYONE & EVERY DROP COUNTS



**SHORTER SHOWERS  
REALLY COUNT**

FOR MORE TIPS, VISIT [URBANUTILITIES.COM.AU/WATERSUSTAINABILITY](http://URBANUTILITIES.COM.AU/WATERSUSTAINABILITY)

### Payment options



**Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)



**Telephone and internet banking – BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
BPAY View® View and pay this bill using internet banking. More info: [www.bpay.com.au](http://www.bpay.com.au)  
\* Registered to BPAY Pty Ltd ABN 69 079 137 518



**Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)  
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.



**By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa card\*.



**Mail**  
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124



**In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

Amount paid

Date paid

Receipt number

## CHARGES for 09/08/2019 - 06/11/2019 (90 days)

Customer ref. no. 10 1047 5459 0000 2  
 TINGALPA INDUSTRIAL PARK 22  
 25 INGLESTON ROAD  
 TINGALPA 4173

### Water meter readings

Serial Number	Size	Read Date	Reading	Usage	Comment
HBP03866	032 mm	09/08/2019	3042		
		07/11/2019	3336	294kL	
Boundary Meter	Your share percentage is 3.846153		Your share of usage is 11.31		
HBP03865	032 mm	09/08/2019	2975		
		07/11/2019	3259	284kL	
Boundary Meter	Your share percentage is 3.846153		Your share of usage is 10.92		

 **Your usage was 22.23 kilolitres.**  
**That's an average of 247 litres per day.**

### Water Usage

**State bulk water price**  
 The amount per kilolitre that we pay the State Government for treated water.

State Bulk Water Charge 2019/20	22.23kL @ \$3.017000/kL	\$67.06
---------------------------------	-------------------------	---------

**Queensland Urban Utilities distributor-retailer price**  
 The amount we charge per kilolitre to maintain water quality and deliver this to your property.

Tier 1 usage 2019/20	22.23kL @ \$0.793000/kL	\$17.62
<b>Subtotal</b>		<b>\$84.68</b>

### Water Services

**Queensland Urban Utilities water service charge**  
 The amount we charge to maintain the water network.

Water service charge 2019/20	92 days	\$58.77
This charge is for the period 01/10/2019 to 31/12/2019		
<b>Subtotal</b>		<b>\$58.77</b>

### Sewerage Services

**Queensland Urban Utilities sewerage service charge**  
 The amount we charge to remove and treat sewage from your property.

Sewerage service charge	91 days	\$141.72
This charge is for the period 01/01/2020 to 31/03/2020		
<b>Subtotal</b>		<b>\$141.72</b>

### How can my business save water and money?

Water usage can increase during Spring and Summer, particularly during prolonged dry periods. This can mean higher-than-expected bills.

Thankfully there are countless ways to save water around your business:

- Monitor major water use areas like cooling towers, bathrooms and grounds irrigation systems.
- Consider rain or stormwater harvesting as a suitable fit-for-purpose replacement for end-uses like flushing, cooling and irrigation.
- Regularly check for leaks around your property.

We're all in this together, so let's save water together!

For more ways your business can save water and money visit [urbanutilities.com.au/watersustainability](http://urbanutilities.com.au/watersustainability)

### Interpreter service 13 14 50

当您需要口译员时，请致电 13 14 50。  
 اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
 Khi bạn cần thông ngôn, xin gọi số 13 14 50  
 통역사가 필요하시면 13 14 50 으로 연락하십시오.  
 Cuando necesite un intérprete llame al 13 14 50  
 © Queensland Urban Utilities 2020

Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.



**Water and Sewerage Account**  
 In Person / Mail Payment Advice  
 Name: HENSHAW  
 SUPERANNUATION FUND



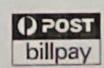
Billers Code: 112144  
 Ref: 10 1047 5459 0000 2



BPAY\* this payment via Internet or phone banking.  
 BPAY View\* - View and pay this bill using internet banking.  
 To use the QR code, use the reader within your mobile banking app.  
 More info: www.bpay.com.au



\*4001 101047545900002



**Commonwealth Bank**  **Credit**  
 Commonwealth Bank of Australia  
 ABN 48 123 123 124  
 240 Queen Street, Brisbane, QLD

Date

Cash

Toller Stamp & Initials

Cheques

Total Due

\$ 285.17

Current charges due date  
 20/02/2020

For Credit Queensland Urban Utilities

Trans Code

831

User ID

066840

Customer Reference No.

101047545900002

+757+

6-6010	Rent									
Beginning	\$0.00									
	n/a	PJ	01/07/2019	Purchase; Henshaw Superannuation Trust	\$3,000.00			\$3,000.00	Rental charge 1/7 to 30/9	
	8013662	PJ	17/02/2020	Purchase; Henshaw Superannuation Trust	\$3,000.00			\$6,000.00	Rental charge 01/10/2019 to 31/12/2019	
	8013663	PJ	17/02/2020	Purchase; Henshaw Superannuation Trust	\$6,000.00			\$12,000.00	rental charge 01/01/2020 to 30/06/2020	
				Total :	\$12,000.00	\$0.00		\$12,000.00	\$12,000.00	

## Eddy Lee

---

**From:** Liz Henshaw <liz@ensureelectrical.com.au>  
**Sent:** 30 March 2021 11:08 AM  
**To:** Eddy Lee  
**Subject:** RE: REMINDER - Ensure Electrical & Henshaw Super Fund - 2020 tax queries (2nd)  
**Attachments:** BOQ LOC statement 1.pdf; BOQ LOC statement 2.pdf; BOQ LOC statement 3.pdf; Lease agreement Up Agency.pdf

Hi Eddy,

Please find attached the statement for the BOQ business loan. The inventory was approximately \$4500 as at 30/06/2019.

Ensure Electrical shared the property with UP agency – please see the attached.

Regards

Liz

---

**From:** Eddy Lee <eddy@herronaccountants.com.au>  
**Sent:** Wednesday, 24 March 2021 11:07 AM  
**To:** Liz Henshaw <liz@ensureelectrical.com.au>  
**Cc:** Stuart Arthur <stuart@herronaccountants.com.au>  
**Subject:** REMINDER - Ensure Electrical & Henshaw Super Fund - 2020 tax queries (2nd)

Hi Liz, how are you? Just wondering if you had any luck with the below queires?

Please let me know if you have any problems.

Eddy Lee

---

**From:** Eddy Lee  
**Sent:** 10 March 2021 12:00 PM  
**To:** 'Liz Henshaw' <liz@ensureelectrical.com.au>  
**Cc:** Stuart Arthur <stuart@herronaccountants.com.au>  
**Subject:** Ensure Electrical & Henshaw Super Fund - 2020 tax queries (2nd)

Hi Liz, I hope you are well.

### Ensure Electrical

1. BOQ Business Loan (22666392): Please provide copies of loan statement from 01/07/2019 to 30/06/2020. (NB – loan transaction list from the internet banking is sufficient)

2. Inventory: Please confirm the inventory as at 30/06/2020 was approx.. \$4,500 as per MYOB record. (NB – same amount \$4,500 as at 30/06/2019)

### Henshaw Super Fund

1. Lease agreement: We note that the Fund received \$12K+GST rent from Ensure Electrical in 2020 FY. Please provide a copy of lease agreement. (Alternatively, please provide an appraisal from the real estate agent to confirm the fund received fair market value of the 'Rent' in 2020FY).

Please let me know if you have any questions.

We are keen to complete your tax work by next week so it would be greatly appreciated if you can reply my email by next Monday. 😊

PS - Please note that the SMSF auditor may still ask for a copy of lease agreement as we mentioned the meeting.

Regards

**Eddy Lee CPA (SMSF Specialist)**

**ACCOUNTANT**

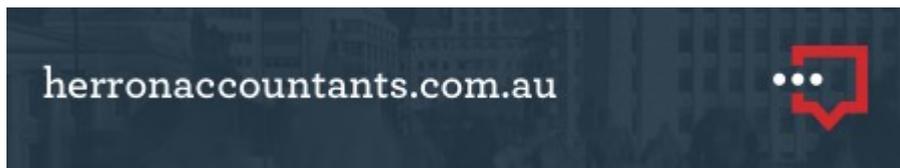
**NORTH LAKES | P 07 3204 4166**

Unit 1, 48 Flinders Pde, North Lakes Qld 4509

PO Box 504 North Lakes Qld 4509

**FORTITUDE VALLEY |**

Level 2, 47 Warner St Fortitude Valley Qld 4006



NOTICE: This message contains privileged and confidential information intended only for the use of the addressee named above. If you are not the intended recipient of this message you are hereby notified that you must not disseminate, copy or take any action in reliance on it. If you have received this message in error please notify Herron Accountants immediately by telephone on (07) 3204 4166. Any views expressed in this message are those of the individual sender, except where the sender specifically states them to be views of Herron Accountants. Whilst this communication is believed to be free of any virus or defect which may affect a computer system into which it is received and opened it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by Herron Accountants for any loss or damage arising in any way from its use. Electronically transmitted reports are draft copies only. The original "hard copy" report should be utilised for all referencing purposes. Reports transmitted by electronic mail are not guaranteed for accuracy or authenticity by Herron Accountants.

# Commercial Tenancy Agreement

Fourth Edition

This Tenancy Agreement is made between the Lessor and the Tenant. The Lessor leases to, and the Tenant accepts a lease of, the Premises for the rent payable by the Tenant, subject to the terms of this Agreement.

**THIS AGREEMENT COMPRISES THE REFERENCE SCHEDULE AND COMMERCIAL TENANCY AGREEMENT CONDITIONS.**

## DO NOT USE THIS DOCUMENT:

- FOR RESIDENTIAL TENANCIES.
- FOR PREMISES COVERED BY THE *RETAIL SHOP LEASES ACT 1994* (Qld).
- WHERE THE TERM OF THE LEASE (INCLUDING OPTIONS) EXCEEDS THREE (3) YEARS.
- WHERE REGISTRATION UNDER THE *LAND TITLE ACT 1994* (Qld) IS REQUESTED BY THE TENANT.
- WHERE A HIGH VALUE LEASE IS TO BE ENTERED INTO AS YOU MAY NOT OBTAIN THE PROTECTION OF A LEASE PREPARED BY A SOLICITOR.

## INSTRUCTIONS TO COMPLETE

1. The parties should be advised to seek legal advice about the Tenancy Agreement. Reference should be made to Sections 24(3A) to (7) of the *Legal Profession Act 2007* (Qld) when preparing and completing this Agreement.
2. This Agreement provides for rent to be reviewed by either an index review or by fixed increases. It is not suitable for use where rent is to be reviewed to market except if the Agreement provides for an option (refer clause 15.1).
3. Only certain outgoings are recoverable in all circumstances (see the definitions of 'outgoings' in clause 1.2). Additional outgoings may be recovered by ticking the boxes at item 10(b).
4. Ensure that all items are completed in the Reference Schedule.

**Item 1:** Full name/s of the owner/s of the property and their address. If the Lessor is a company, include ABN. DO NOT use a business name.

**Item 2:** Full name/s of the Tenant. If the Tenant is a company, include its ABN. DO NOT use a business name.

**Item 4:** The Premises must be clearly identified e.g. "Suite 3, 45 John Street, Spring Hill" etc. If not able to be identified by name, a sketch plan must be attached to the Agreement and the address must be included at Item 4.

**Item 6:** Insert the period of the further Tenancy, e.g. "6 months" or "1 year" or "not applicable". **The total term of the lease including any options is not to exceed three years. Plus insert the notice period to exercise the option.**

**Item 8:** Insert the date/s on which the rent is to be reviewed and the method of the rent review or "not applicable".

**Item 9:** The Permitted Use should be stated clearly.

**Item 10(a):** Insert the percentage of outgoings the Tenant is to pay, e.g. "25%" or "100%" or "Not applicable".

**Item 10(b):** Tick any additional outgoings the Tenant is to pay.

**REFERENCE SCHEDULE**

**1. LESSOR:**

NAME: Henshaw Superannuation Fund ABN: \_\_\_\_\_  
ACN: \_\_\_\_\_

ADDRESS: PO Box 4220

SUBURB: GUMDALE STATE: QLD POSTCODE: 4154

PHONE: MOBILE: 0488 002 036 FAX: EMAIL: liz@ensureelectrical.com.au

**2. TENANT:**

NAME: UP Agency Pty Ltd ABN: \_\_\_\_\_  
ACN: \_\_\_\_\_

ADDRESS: 3 Ashbourne Close

SUBURB: Carindale STATE: QLD POSTCODE: 4152

PHONE: MOBILE: 0402 528 122 FAX: EMAIL: kristy@upagency.com.au

**3. GUARANTOR:**

NAME: ABN: \_\_\_\_\_  
ACN: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

SUBURB: STATE: POSTCODE:

PHONE: MOBILE: FAX: EMAIL:

**4. PREMISES:**

← Annex a plan if available

Level or Tenancy No. UNIT 22

ADDRESS: 25 INGLESTON ROAD

SUBURB: TINGALPA STATE: QLD POSTCODE: 4173

Description: Lot: 22 RP/SP: SP195646

**5. TERM:**

The Term of the Agreement is: TWO (2)  Months  Years  
Commencing on: ~~01/06/2019~~ 01/07/2019 and ending on: ~~31/05/2021~~ 30/06/2021  
DATE (dd/mm/yyyy) DATE (dd/mm/yyyy)

**6. OPTION OF RENEWAL (IF ANY):**

Note: The term of the lease (including options) should not exceed three (3) years.

Period of further term: ONE (1) Year Option Period at the choice of the Tenant

Final date for exercise of option: 28/02/2021  
DATE (dd/mm/yyyy):

**7. RENT:**

\$ 25,000.00 per:  month  year ← Select applicable box

**8. RENT REVIEW:**

Refer to clause 3.3

Note: Failure to review on these dates does not waive the Lessor's right to review.

**Review Date**

1/06/2020 - The rent will be increased by 3.0%

1/06/2021 - A market review will apply if the Tenant exercises its option to renew for a further term.

**Type of Review**

- Index review
- Fixed increase - amount of increase: 3.0% %
- Index review
- Fixed increase - amount of increase: \_\_\_\_\_ %

**9. PERMITTED USE:**

General Office & Warehouse storage uses

**10. OUTGOINGS:**

Refer to clause 1.2(9)

**10(a) Percentage of Outgoings:**

N/A - Gross rent includes outgoings

**10(b) Additional Outgoings including the costs of (tick if applicable):**

- Managing and operating the Building
- Repair and maintenance of the Building
- Gardening and Landscaping
- Provision and servicing of Air-conditioning to the Building
- Cleaning the Building
- Pest Control
- Security services
- Provision and servicing of Fire Detection and extinguishing equipment
- Provision and servicing of lifts and escalators
- Common Area Electricity
- Trade waste
- Other (insert details):

**11. DEPOSIT:**

\$ 4,583.33 being two months rent including GST. This amount will be appropriated in full towards the first two months rent (June & July 1!

**12. LESSOR'S AGENT:**

NAME: Ray White Commercial TradeCoast

ADDRESS: 2/28 Metroplex Avenue

SUBURB: MURARRIE

STATE: QLD POSTCODE: 4172

PHONE: 07 3899 5888 MOBILE: 0408160570 FAX: 07 3899 5777 EMAIL: jared.doyle@raywhite.com

ABN: 60839802074 ACN: \_\_\_\_\_ LICENCE NUMBER: 3242538

## SPECIAL CONDITIONS

The parties should seek legal advice about any special conditions required. Please note sections 24(3A) to (7) of the *Legal Profession Act 2007 (Qld)* when preparing and completing this Agreement.

### 1. PUBLIC LIABILITY INSURANCE

The Tenant agrees to at the Tenants cost, maintain at all times throughout the term of the Tenancy, Public Liability Insurance for the property of no less than ten million dollars (\$10,000,000.00) and agrees to provide proof of such cover within seven days of request by the owner.

### 2. PLATE GLASS INSURANCE & REPAIRS

The Tenant shall promptly and at the Tenants cost, replace all broken cracked or damaged plate glass or other glass on or within the premises if the damage was caused by the Tenant, its Employees or Visitors.

### 3. INTEREST ON LATE PAYMENTS

If the Tenant shall fail to pay to the Lessor any monies in accordance with this commercial tenancy agreement within seven (7) days from the due date for payment, the Lessor reserves the right to charge the Tenant interest at a rate of Ten percent per annum (10%pa) from the date of due payment.

### 4. AIR CONDITIONING SERVICING

The Tenant is responsible for the regular general cleaning of filters and general servicing to the air conditioning units (non-capital expenses) in their area. It is recommended that the air-conditioner filters and units be serviced at least twice in summer months and once in the winter period. All works are to be carried out in a tradesman like manner.

### 5. SIGNAGE

The Tenant is permitted to use the allocated space on the building fascia where current signage exists for the Tenants signage on a shared basis should the owner require any signage space also. Any proposed signage is subject to any necessary body corporate approvals. The Tenant must remove any installed signage at the end of the lease term.

### 6. CAR PARKING SPACE

The Tenant is allocated 2 on site car parking bays plus the area in front of the roller door for car parking.

### 7. SECURITY BOND

An amount equivalent to Two (2) Month's rental including GST (\$4,583.33) will be held by the Lessor as a security bond throughout the term of the agreement and released to the Tenant upon the complete satisfaction of Clause 10 Termination of Term in the attached Commercial Tenancy Standard Conditions. The security bond is separate to the required deposit.

### 8. LESSOR WORKS

As part of this agreement the Lessor agrees to provide the Tenant with new carpet in the mezzanine level office area prior to the lease commencement date.



**AGREEMENT MADE**

DATE: \_\_\_\_\_ EXECUTED as an Agreement.  
(dd/mm/yyyy): \_\_\_\_\_

**EXECUTION BY LESSOR**

**LESSOR 1**

Executed by: \_\_\_\_\_  
in accordance with Section 127 of the *Corporations Act 2001* (Cth).

Director/Secretary \_\_\_\_\_  
Name of Director/Secretary (BLOCK LETTERS)

Director \_\_\_\_\_  
Name of Director (BLOCK LETTERS)

**OR** (only complete this part if signing as attorney for the Lessor)

SIGNED by \_\_\_\_\_  
Signature of Witness

the duly constituted **attorney** of the LESSOR (who states s/he has received no notice of revocation) under power of attorney dated \_\_\_\_\_ registered no \_\_\_\_\_ in the presence of: \_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

**OR**

SIGNED by \_\_\_\_\_  
Signature of Witness

AS LESSOR in the presence of: \_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

ADDRESS OF WITNESS: \_\_\_\_\_  
SUBURB: \_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_

**LESSOR 2**

Executed by: \_\_\_\_\_  
in accordance with Section 127 of the *Corporations Act 2001* (Cth).

Director/Secretary \_\_\_\_\_  
Name of Director/Secretary (BLOCK LETTERS)

Director \_\_\_\_\_  
Name of Director (BLOCK LETTERS)

**OR** (only complete this part if signing as attorney for the Lessor)

SIGNED by \_\_\_\_\_  
Signature of Witness

the duly constituted **attorney** of the LESSOR (who states s/he has received no notice of revocation) under power of attorney dated \_\_\_\_\_ registered no \_\_\_\_\_ in the presence of: \_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

**OR**

SIGNED by \_\_\_\_\_  
Signature of Witness

AS LESSOR in the presence of: \_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

ADDRESS OF WITNESS: \_\_\_\_\_  
SUBURB: \_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_



**EXECUTION BY TENANT**

**TENANT 1**

Executed by: UP AGENCY PTY LTD  
in accordance with Section 127 of the *Corporations Act 2001* (Cth).

Director/Secretary KRISTY ELLIS  
Name of Director/Secretary (BLOCK LETTERS)

Director    
Name of Director (BLOCK LETTERS)

**OR** (only complete this part if signing as attorney for the Tenant)

SIGNED by \_\_\_\_\_  
Signature of Witness

the duly constituted **attorney** of the TENANT (who states s/he has received no notice of revocation) under power of attorney dated \_\_\_\_\_ registered no \_\_\_\_\_ in the presence of:  
Name of Witness (BLOCK LETTERS)

**OR**

SIGNED by \_\_\_\_\_  
Signature of Witness

AS TENANT in the presence of:  
Name of Witness (BLOCK LETTERS)

ADDRESS OF WITNESS: \_\_\_\_\_

SUBURB: \_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_

**TENANT 2**

Executed by: \_\_\_\_\_  
in accordance with Section 127 of the *Corporations Act 2001* (Cth).

Director/Secretary \_\_\_\_\_  
Name of Director/Secretary (BLOCK LETTERS)

Director \_\_\_\_\_  
Name of Director (BLOCK LETTERS)

**OR** (only complete this part if signing as attorney for the Tenant)

SIGNED by \_\_\_\_\_  
Signature of Witness

the duly constituted **attorney** of the TENANT (who states s/he has received no notice of revocation) under power of attorney dated \_\_\_\_\_ registered no \_\_\_\_\_ in the presence of:  
Name of Witness (BLOCK LETTERS)

**OR**

SIGNED by \_\_\_\_\_  
Signature of Witness

AS TENANT in the presence of:  
Name of Witness (BLOCK LETTERS)

ADDRESS OF WITNESS: \_\_\_\_\_

SUBURB: \_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_



**EXECUTION BY THE GUARANTOR**

SIGNED by

\_\_\_\_\_  
Name of Guarantor (BLOCK LETTERS)

AS GUARANTOR in the presence of:

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

ADDRESS OF WITNESS: \_\_\_\_\_

SUBURB: \_\_\_\_\_

STATE: \_\_\_\_\_

POSTCODE: \_\_\_\_\_

SIGNED by

\_\_\_\_\_  
Name of Guarantor (BLOCK LETTERS)

AS GUARANTOR in the presence of:

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Name of Witness (BLOCK LETTERS)

ADDRESS OF WITNESS: \_\_\_\_\_

SUBURB: \_\_\_\_\_

STATE: \_\_\_\_\_

POSTCODE: \_\_\_\_\_

# COMMERCIAL TENANCY AGREEMENT CONDITIONS

## IT IS AGREED

### 1. DEFINITIONS AND INTERPRETATION

#### 1.1 Terms in Reference Schedule

Where a term used in this Agreement appears in bold type in the in the Reference Schedule, that term has the meaning shown opposite it in the Reference Schedule.

#### 1.2 Definitions

Unless the context otherwise requires:

- (1) **"Agreement"** means this document, including any Schedule or Annexure to it;
- (2) **"Building"** means the building of which the Premises forms part;
- (3) **"Business Day"** means a day that is not a Saturday, Sunday or any other day which is a Public Holiday or a Bank Holiday in the place where an act is to be performed or a payment is to be made;
- (4) **"Claim"** includes any claim or legal action and all costs and expenses incurred in connection with it;
- (5) **"Default Interest Rate"** means the Standard Default Contract Rate applying at the due date published by the Queensland Law Society Inc.;
- (6) **"GST"** means a goods and services tax or similar value added tax;
- (7) **"Land"** means the Land on which the Premises are situated;
- (8) **"Lessor's Property"** means any property owned by the Lessor in the Premises or on the Land and includes the property identified in any inventory annexed to this Agreement;
- (9) **"Outgoings"** means the following charges levied or expenses payable in respect of the Premises, the Land or the Building (as the case requires):
  - (a) Rates and charges that a local government imposes and levies collected by a local government on behalf of the State of Queensland;
  - (b) Insurance premiums (including building, fire, loss of rent, plate glass and public liability) payable by the Lessor;
  - (c) Land tax;
  - (d) Body Corporate fees and levies (including but not limited to Administrative Fund levies and Sinking Fund levies); and
  - (e) the additional outgoings referred to in Item 10(b) of the Reference Schedule;
- (10) **"Premises"** means the premises described in Item 4 of the Reference Schedule and includes the Lessor's Property in the Premises;
- (11) **"REIQ"** means The Real Estate Institute of Queensland Ltd;
- (12) **"Tenancy"** means the tenancy between the Lessor and the Tenant created by this Agreement;
- (13) **"Tenant's Employees"** means each of the Tenant's employees, contractors, agents, customers, subtenants, licensees or others (with or without invitation) who may be on the Premises, the Building or the Land;
- (14) **"Tenant's Property"** includes all fixtures and other articles in the Premises which are not the Lessor's;
- (15) **"Tenant's Services"** means all utilities and services in or provided to the Premises and without limiting the generality of the foregoing shall include provision of electricity, gas, water, waste disposal, sewerage, telephone and data services; and
- (16) **"Term"** means either a periodic monthly tenancy or the period of months or years described in Item 5 of the Reference Schedule, as applicable, commencing on the date in Item 5 in the Reference Schedule.

#### 1.3 Interpretation

- (1) Reference to:
  - (a) one gender includes each other gender;
  - (b) the singular includes the plural and the plural includes the singular;
  - (c) a person includes a body corporate;
  - (d) a party includes the party's executors, administrators, successors and permitted assigns; and
  - (e) a statute, regulation or provision of a statute or regulation ("**Statutory Provision**") includes:
    - (i) that Statutory Provision as amended or re-enacted from time to time; and
    - (ii) a statute, regulation or provision enacted in replacement of that Statutory Provision.
- (2) All monetary amounts are in Australian dollars, unless otherwise stated.
- (3) If a party consists of more than one person, this Agreement binds them jointly and each of them severally.
- (4) Headings are for convenience only and do not form part of this Agreement or affect its interpretation.
- (5) A party which is a trustee is bound both personally and in its capacity as a trustee.
- (6) "Including" and similar expressions are not words of limitation.
- (7) Where a word or expression is given a particular meaning, other parts of speech and grammatical forms of that word or expression have a corresponding meaning.
- (8) If an act must be done on a specified day which is not a Business Day, the act must be done instead on the next Business Day.
- (9) Where this Tenancy permits or requires the Lessor to do something, it may be done by a person authorised by the Lessor.
- (10) Sections 105 and 107 of the **Property Law Act 1974 (Qld)** do not apply to this Tenancy.

### 2. TERM AND HOLDING OVER

#### 2.1 Term

The Lessor lets the Premises to the Tenant and the Tenant accepts the Premises as tenant for the Term.

- 2.2 The Tenant may exercise an option to renew this Agreement for the further term if clause 15 applies.

#### 2.3 Monthly Tenancy

If the Tenant continues to occupy the Premises after the Term with the Lessor's consent then:

- (1) the Tenant does so as a monthly Tenant on the same basis as at the last day of the Term; and
- (2) either party may terminate the monthly tenancy by giving to the other one (1) month's notice expiring on any day.

### 3. RENT AND RENT REVIEWS

#### 3.1 Rent

The Tenant must:

- (1) pay the Rent by equal monthly instalments in advance on the first day of each month;
- (2) pay the first instalment on the signing of this Agreement;
- (3) if necessary, pay the first and last instalments apportioned on a daily basis; and
- (4) pay all instalments as the Lessor directs.



### 3.2 Definitions

In clause 3.3:

- (1) **"Index Number"** means the Consumer Price Index (All Groups) for Brisbane published by the Australian Bureau of Statistics. If that index no longer exists, "Index Number" means an index that the Chief Executive Officer of the REIQ decides best reflects changes in the cost of living in Brisbane; and
- (2) **"Review Date"** means a date which is stated in Item 8 of the Reference Schedule as a date from which the rent is to be reviewed.

### 3.3 Rent Review

#### (1) Application

This clause 3.3 applies if there is a Review Date.

#### (2) Review

The Rent must be reviewed as from each Review Date to an amount represented by:

if an index Review, then A where:

$$A = \frac{B \times D}{C}$$

Where B = the Index Number for the quarter ending immediately before the relevant Review Date.

Where C = the Index Number for the quarter one (1) year before the quarter in B; and

Where D = the Rent payable immediately before the Review Date.

Or if a Fixed Increase, then A where:

$$A = B + B \times C$$

Where B = the Rent payable immediately before the Review Date.

Where C = the percentage stated in Item 8 of the Reference Schedule.

- (3) Time is not of the essence in respect of the review of Rent.

### 4. OUTGOINGS

- (1) The Tenant must pay the Lessor the whole, or where a percentage is stated in Item 10(a) of the Reference Schedule that percentage of the Outgoings for the Premises, or the property of which the Premises is part as applicable.
- (2) Outgoings are payable to the Lessor within fourteen (14) days of production to the Tenant of a copy of the Lessor's assessment notice or account.

### 5. USE OF THE PREMISES

#### 5.1 Permitted Use

The Tenant must only use the Premises for the Permitted Use.

#### 5.2 Restrictions on use

The Tenant must not:

- (1) disturb the occupants of adjacent premises;
- (2) display any signs without the Lessor's written consent which must not be unreasonably withheld;
- (3) overload any Tenant's Services;
- (4) damage the Lessor's Property;
- (5) alter the Premises, install any partitions or equipment or do any building work without the Lessor's prior written consent;
- (6) do anything that may invalidate the Lessor's insurance or increase the Lessor's premiums; or
- (7) do anything unlawful or illegal on the Premises.

### 5.3 Tenant's Services

The Tenant shall be responsible for payment for all Tenant's Services provided directly to the Premises.

### 6. MAINTENANCE AND REPAIR

#### 6.1 Repair

The Tenant must:

- (1) keep the Premises in good repair and condition except for fair wear and tear, inevitable accident and inherent structural defects; and
- (2) fix any damage caused by the Tenant or the Tenant's Employees.

#### 6.2 Cleaning and Maintenance

The Tenant must:

- (1) keep the Premises clean and tidy; and
- (2) keep the Tenant's Property clean and maintained in good order and condition.

#### 6.3 Lessor's Right to Inspect and Repair

- (1) The Lessor may enter the Premises for inspection or to carry out maintenance, repairs or building work at any reasonable time after giving notice to the Tenant. In an emergency, the Lessor may enter at any time without giving the Tenant notice.
- (2) The Lessor may carry out any of the Tenant's obligations on the Tenant's behalf if the Tenant does not carry them out on time. If the Lessor does so, the Tenant must promptly pay the Lessor's costs.

### 7. ASSIGNMENT AND SUBLETTING

7.1 The Tenant must obtain the Lessor's consent before the Tenant assigns, sublets or deals with its interest in the Premises.

7.2 The Lessor must give its consent if:

- (1) the Tenant satisfies the Lessor that the new tenant is financially secure and has the ability to carry out the Tenant's obligations under this Tenancy;
- (2) the new tenant signs any agreement and gives any security which the Lessor reasonably requires;
- (3) the Tenant complies with any other reasonable requirements of the Lessor;
- (4) the Tenant is not in breach of the Tenancy; and
- (5) the Tenant pays the Lessor's reasonable costs of giving its consent.

### 8. TENANT'S RELEASE AND INDEMNITY

8.1 The Tenant occupies and uses the Premises at its own risk. The Tenant also carries out building work in the Premises at its risk.

8.2 The Tenant releases the Lessor from and indemnifies it against all Claims for damages, loss, injury or death:

- (1) if it:
  - (a) occurs in the Premises;
  - (b) arises from the use of the Services in the Premises; or
  - (c) arises from the overflow or leakage of water from the Premises,except to the extent that it is caused by the Lessor's deliberate act or negligence; and
- (2) if it arises from the negligence or default of the Tenant or the Tenant's employees, except to the extent that it is caused by the Lessor's deliberate act or negligence.

8.3 The Lessor must do everything reasonable to ensure the Tenant's Services operate efficiently during normal working hours.

8.4 Except to the extent that any interruption to the operation of the Tenant's Services is caused by the Lessor's deliberate act or negligence then in the event that the Tenant's Services do not operate efficiently the Tenant shall:-

- (a) have no right to claim compensation against the Lessor; and
- (b) have no right to terminate this Agreement.

8.5 The Tenant releases the Lessor from and indemnifies the Lessor against any Claim or costs arising from anything the Lessor is permitted to do under this Tenancy.

## 9. DEFAULT AND TERMINATION

### 9.1 Default

The Tenant defaults under this Agreement if:

- (1) the Rent or any money payable by the Tenant is unpaid for fourteen (14) days;
- (2) the Tenant breaches any other term of this Agreement;
- (3) the Tenant assigns its property for the benefit of creditors;
- (4) the Tenant becomes a bankrupt person within the meaning of the *Bankruptcy Act 1966 (Cth)*; or
- (5) the Tenant becomes an externally-administered body corporate within the meaning of the *Corporations Act 2001 (Cth)*.

### 9.2 Forfeiture of Tenancy

If the Tenant defaults and does not remedy the default when the Lessor requires it to do so, the Lessor may, subject to its obligations under s 124 of the *Property Law Act 1974 (Qld)*, do any one or more of the following after giving any notice required by law:

- (1) re-enter and take possession of the Premises;
- (2) by notice to the Tenant, terminate this Agreement;
- (3) by notice to the Tenant, convert the unexpired portion of the Term into a tenancy from month to month;
- (4) exercise any of its other legal rights;
- (5) recover from the Tenant any loss suffered by the Lessor due to the Tenant's default.

## 10. TERMINATION OF TERM

### 10.1 Tenant's Obligations

At the end of the Term the Tenant must:

- (1) vacate the Premises and give them back to the Lessor in the condition required by clause 6.1(1);
- (2) remove all the Tenant's Property from the Premises;
- (3) repair any damage caused by removal of the Tenant's Property and leave the Premises clean; and
- (4) return all keys, security passes and cards held by it or the Tenant's Employees.

### 10.2 Failure to Remove Tenant's Property

If the Tenant does not remove the Tenant's Property at the end of the Term, the Lessor may:

- (1) remove and store the Tenant's Property at the Tenant's risk and expense; or
- (2) treat the Tenant's Property as abandoned, in which case title in the Tenant's Property passes to the Lessor who may deal with it as it thinks fit without being liable to account to the Tenant.

## 11. DAMAGE AND DESTRUCTION

### 11.1 Rent Reduction

If the Premises are damaged or destroyed and as a result the Tenant cannot use or gain access to the Premises then from the date that the Tenant notifies the Lessor of the damage or destruction the Lessor:

- (1) must reduce the Rent and any other money owing to the Lessor by a reasonable amount depending on the type, extent and effect of damage or destruction; and
- (2) cannot enforce clause 6.1 against the Tenant; until the Premises are fit for use or accessible.

### 11.2 Tenant May Terminate

The Tenant may terminate this lease by notice to the Lessor unless the Lessor:

- (1) within three (3) months of receiving the Tenant's notice of termination, notifies the Tenant that the Lessor will reinstate the Premises; and
- (2) carries out the reinstatement works within a reasonable time.

### 11.3 Exceptions

Clauses 11.1 and 11.2 do not apply where:

- (1) the damage or destruction was caused by or contributed to, or arises from any wilful act of the Tenant or the Tenant's Employees; or
- (2) an insurer under any policy effected by the Lessor refuses indemnity or reduces the sum payable under the policy because of any act or default of the Tenant or the Tenant's Employees.

### 11.4 Lessor May Terminate

If the Lessor considers the damage to the Premises renders it impractical or undesirable to reinstate the Premises or the Building, it may terminate this lease by giving the Tenant at least one (1) month's notice ending on any day of the month. At the end of that month's notice, this lease ends.

### 11.5 Dispute Resolution

- (1) Any dispute under this clause 11 must be determined by an independent qualified Valuer appointed by the Chief Executive Officer of the REIQ at the request of either party.
- (2) In making the determination, the Valuer acts as an expert and the determination is final and binding on both parties.
- (3) The cost of the determination must be paid by the parties equally unless otherwise decided by the Valuer.

### 11.6 Lessor Not Obligated to Reinstate

- (1) Nothing in this lease obliges the Lessor to reinstate the Building or the Premises or the means of access to them.
- (2) When reinstating the Building or the Premises, the Lessor is entitled to change their design, fabric, character or dimensions to comply with any law or lawful requirement.

### 11.7 Antecedent Rights

Termination under this clause 11 does not effect either parties' accrued rights before termination.

## 12. INTEREST FOR LATE PAYMENT

Without affecting the Lessor's other rights, if the Tenant does not pay any money owing to the Lessor under this Agreement within fourteen (14) days after the due date, the Tenant must pay interest on that money calculated at the Default Interest Rate from the due date for payment until payment is made.

### 13. DUTY

The Tenant must pay stamp duty on this lease, if applicable, and other government imposts payable in connection with this Agreement and all other documents and matters referred to in this Agreement when due or earlier if requested in writing by the Lessor.

### 14. GOODS AND SERVICES TAX

If a GST is imposed on any supply made to the Tenant under or in accordance with this Tenancy, the amount the Tenant must pay for that supply is increased by the amount of that GST.

### 15. OPTION FOR FURTHER TENANCY

15.1 This clause 15 applies if item 6 of the Reference Schedule is completed with a period of a further term.

15.2 If the Tenant:

- (1) wishes to lease the Premises for the further term; and
- (2) gives notice to that effect to the Lessor strictly in accordance with the timeframes in item 6 of the Reference Schedule; and
- (3) has not breached this Agreement or if breached such breach has been waived by the Lessor or remedied.

the Lessor must, subject to clause 15.6, grant to and the Tenant must take a further tenancy (**New Tenancy**) of the Premises on the terms and conditions set out in clause 15.3.

15.3 The New Tenancy will be on the same terms and conditions as this Agreement except that:

- (1) the Rent for the New Tenancy will be the amount agreed between the Lessor and the Tenant or, failing agreement by the date the Term expires, the market rent for the Premises determined by an independently qualified Valuer (acting as an expert) in accordance with clause 15.4;
- (2) the Commencement Date will be the day after the Term expires; and
- (3) the New Tenancy will omit this clause 15 unless there is more than one option of renewal set out in item 6 of the Reference Schedule.

15.4 If the Rent is to be determined according to the market under clause 15.3(1), the Valuer is to be nominated by the Chief Executive Officer of the REIQ at the request of either party. The following additional terms apply:

- (1) the Valuer's decision is final and binding on the parties;
- (2) the Valuer's costs must be paid by the Lessor and the Tenant equally. Either party may pay the Valuer's costs and recover one half of the amount paid from the other party on demand; and
- (3) if the Rent for the New Tenancy is not determined by the date the Term expires, then:
  - (a) until the Valuer determines the Rent for the New Tenancy, the Tenant must continue to pay the existing Rent; and
  - (b) when the Valuer's decision is made under this clause 15(4), the parties will make an adjustment for any over or under payment of the Rent.

15.5 Before transferring any interest in the Land, the Lessor must obtain a signed deed from the transferee containing covenants in favour of the Tenant that the transferee will be bound by the terms of this Agreement and will not transfer its interest in the Land unless it obtains a similar deed from its transferee.

15.6 If there is a Guarantor under this Agreement, the Lessor is not required to grant the New Tenancy unless the Tenant obtains a further guarantee on the same terms of the due and punctual performance of the Tenant's obligations under this Agreement by the Guarantor or any other replacement guarantor acceptable to the Lessor.

### 16. DEPOSIT AND COMMISSION

16.1 The Tenant must pay the Deposit to the Lessor's Agent on signing this Agreement.

16.2 The Deposit must be applied against the Rent payable by the Tenant on the commencement of the Term.

16.3 The Lessor agrees to pay the Agent's commission to the Lessor's Agent and authorises the Agent to draw the commission on the commencement of the Term from money received from the Tenant in payment of Rent.

### 17. NOTICES

17.1 Any notice given or required by this Agreement to be given to a party ("the addressee") must be in writing and, without prejudice to any other lawful method of service, shall be deemed to have been sufficiently given if it is sent to a facsimile number or email address which has been stated for the addressee in this Agreement or otherwise provided by the addressee to the sender.

17.2 Any such notice sent to a facsimile number shall be deemed to have been received by the addressee when the sender obtains a clear transmission report.

17.3 Any such notice sent to an email address shall be deemed to have been received by the addressee when it is capable of being retrieved by the addressee at the email address in accordance with section 24 of the **Electronic Transactions (Queensland) Act 2001**.

17.4 Any such notice may also be given in the manner provided in section 109X of the **Corporations Act 2001 (Cth)** as if it were being served for the purposes stated in that section or in accordance with the provisions of section 347 of the **Property Law Act 1974 (Qld)**.

### 18. GUARANTEE AND INDEMNITY

18.1 Where Item 3 of the Reference Schedule is completed with the name or names of any person or persons then the succeeding provisions of this clause 18 shall apply.

18.2 The Guarantor (and jointly and severally where there is more than one Guarantor) guarantees to the Lessor the timely payment by the Tenant of the Rent and other moneys agreed to be paid by the Tenant under this Agreement and the timely compliance with all the terms by which the Tenant is bound under this Agreement.

18.3 The Guarantor will at all times pay to the Lessor on demand and indemnify and keep the Lessor indemnified from and against all losses which the Lessor may suffer or incur consequent upon or arising out of any failure by the Tenant to comply with the terms in a timely manner.

# Henshaw Superannuation Fund

## Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

### Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Henshaw, Elizabeth	Provided	52	178,121.48	16,651.38	0.00	0.00	0.00	16,651.38
Henshaw, Mark	Provided	55	575,287.51	12,013.39	0.00	0.00	0.00	12,013.39
<b>All Members</b>				<b>28,664.77</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>28,664.77</b>

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

### Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Henshaw, Elizabeth	Concessional	16,651.38	31,836.58	15,185.20 Below Cap
	(5 year carry forward cap available)			
Henshaw, Elizabeth	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Henshaw, Mark	Concessional	12,013.39	25,000.00	12,986.61 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

### Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Henshaw, Elizabeth							
Concessional Contribution Cap	30,000.00	30,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	7,546.11	7,599.94	8,623.05	6,456.50	18,163.42	16,651.38	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	6,836.58	8,348.62	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	6,836.58	
Maximum Cap Available	30,000.00	30,000.00	35,000.00	25,000.00	25,000.00	31,836.58	15,185.20 Below Cap
Total Super Balance	0.00	0.00	0.00	153,625.10	171,350.43	178,121.48	

Henshaw, Mark

Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	9,432.70	9,105.38	10,376.91	7,089.93	16,076.92	12,013.39	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	8,923.08	12,986.61	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	12,986.61 Below Cap
Total Super Balance	0.00	0.00	0.00	545,499.84	594,812.58	575,287.51	

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Henshaw, Elizabeth	N/A	500.00	0.00	2,045.00	0.00	N/A	Bring Forward Not Triggered
Henshaw, Mark	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

**Henshaw, Elizabeth**

Date	Transaction Description	Contribution Type	Ledger Data			Reserves	SuperStream Data				
			Concessional	Non-Concession	Other		Contribution	Employer	Concessional	Non-Concess	Other
01/07/2019	50/50 personal contribution (2017 & 2019 accounting fees paid out of pocket)	Personal - Concessional	2,147.99								
10/07/2019	SuperChoice Pty Ltd	Employer	270.71								
22/07/2019	Super from Ensure	Employer	317.50								
24/07/2019	SuperChoice Pty Ltd	Employer	220.58								
07/08/2019	SuperChoice Pty Ltd	Employer	200.52								
21/08/2019	SuperChoice Pty Ltd	Employer	160.41								
04/09/2019	SuperChoice Pty Ltd	Employer	201.96								
18/09/2019	SuperChoice Pty Ltd	Employer	309.38								
16/10/2019	SuperChoice Pty Ltd	Employer	164.72								

shortfall



accounting fees paid  
out of pocket)

shortfall

22/07/2019	Super from Ensure	Employer
28/10/2019	Super From Ensure	Employer
16/02/2020	Super From Ensure	Employer
18/05/2020	Super from Ensure	Employer
30/06/2020	Super from Ensure	Employer

365.39

2,053.89

2,606.14

2,606.14

2,233.83

\$9,500

**Total - Henshaw, Mark**

**12,013.39      0.00      0.00      0.00**

**0.00      0.00      0.00**

**Total for all members**

**28,664.77      0.00      0.00      0.00**

2-1430	Super payable								
Beginning	-\$7,701.89								
2941	CD	09/07/2019	Jack C. Haywood		\$243.20			(\$7,945.09)	
2942	CD	09/07/2019	Elizabeth Henshaw		\$317.50			(\$8,262.59)	
2944	CD	09/07/2019	Mark Henshaw		\$365.38			(\$8,627.97)	
2945	CD	09/07/2019	Delayne Taylor		\$199.35			(\$8,827.32)	0
2946	CD	09/07/2019	Jonathan Townsend		\$304.00			(\$9,131.32)	
2947	CD	09/07/2019	Thomas J. Tregenza		\$243.20			(\$9,374.52)	
2975	CD	14/07/2019	Superannuation shortfall	\$989.75				(\$8,384.77)	
2976	CD	14/07/2019	Superannuation shortfall	\$365.39				(\$8,019.38)	Mark Henshaw
2976	CD	14/07/2019	Superannuation shortfall	\$317.50				(\$7,701.88)	Liz henshaw
2977	CD	23/07/2019	Jack C. Haywood		\$243.20			(\$7,945.08)	
2978	CD	23/07/2019	Elizabeth Henshaw		\$327.00			(\$8,272.08)	
2980	CD	23/07/2019	Mark Henshaw		\$365.39			(\$8,637.47)	
2981	CD	23/07/2019	Delayne Taylor		\$199.35			(\$8,836.82)	
2983	CD	23/07/2019	Jonathan Townsend		\$304.00			(\$9,140.82)	
2984	CD	23/07/2019	Thomas J. Tregenza		\$243.20			(\$9,384.02)	
2996	CD	06/08/2019	Jack C. Haywood		\$243.20			(\$9,627.22)	
2997	CD	06/08/2019	Elizabeth Henshaw		\$372.31			(\$9,999.53)	
2999	CD	06/08/2019	Mark Henshaw		\$365.38			(\$10,364.91)	
3000	CD	06/08/2019	Delayne Taylor		\$199.35			(\$10,564.26)	
3002	CD	06/08/2019	Jonathan Townsend		\$304.00			(\$10,868.26)	
3003	CD	06/08/2019	Thomas J. Tregenza		\$243.20			(\$11,111.46)	
3019	CD	20/08/2019	Jack C. Haywood		\$243.20			(\$11,354.66)	
3020	CD	20/08/2019	Elizabeth Henshaw		\$372.30			(\$11,726.96)	
3022	CD	20/08/2019	Mark Henshaw		\$365.39			(\$12,092.35)	
3023	CD	20/08/2019	Delayne Taylor		\$199.35			(\$12,291.70)	
3025	CD	20/08/2019	Jonathan Townsend		\$304.00			(\$12,595.70)	
3026	CD	20/08/2019	Thomas J. Tregenza		\$243.20			(\$12,838.90)	
3033	CD	05/09/2019	Elizabeth Henshaw		\$372.31			(\$13,211.21)	
3034	CD	05/09/2019	Mark Henshaw		\$365.38			(\$13,576.59)	
3035	CD	05/09/2019	Delayne Taylor		\$199.35			(\$13,775.94)	
3037	CD	05/09/2019	Jonathan Townsend		\$304.00			(\$14,079.94)	
3038	CD	05/09/2019	Thomas J. Tregenza		\$243.20			(\$14,323.14)	
3040	CD	05/09/2019	Jack C. Haywood		\$243.20			(\$14,566.34)	
3065	CD	17/09/2019	Jack C. Haywood		\$243.20			(\$14,809.54)	
3067	CD	17/09/2019	Elizabeth Henshaw		\$372.30			(\$15,181.84)	
3068	CD	17/09/2019	Mark Henshaw		\$365.39			(\$15,547.23)	
3069	CD	17/09/2019	Delayne Taylor		\$199.35			(\$15,746.58)	
3071	CD	17/09/2019	Jonathan Townsend		\$304.00			(\$16,050.58)	
3072	CD	17/09/2019	Thomas J. Tregenza		\$266.00			(\$16,316.58)	
3082	CD	01/10/2019	Jack C. Haywood		\$243.20			(\$16,559.78)	
3083	CD	01/10/2019	Elizabeth Henshaw		\$372.31			(\$16,932.09)	
3094	CD	01/10/2019	Mark Henshaw		\$365.38			(\$17,297.47)	
3095	CD	01/10/2019	Delayne Taylor		\$199.35			(\$17,496.82)	
3097	CD	01/10/2019	Jonathan Townsend		\$304.00			(\$17,800.82)	
3098	CD	01/10/2019	Thomas J. Tregenza		\$266.00			(\$18,066.82)	
3187	CD	14/10/2019	Jack C. Haywood		\$243.20			(\$18,310.02)	
3188	CD	14/10/2019	Elizabeth Henshaw		\$372.30			(\$18,682.32)	
3189	CD	14/10/2019	Mark Henshaw		\$365.39			(\$19,047.71)	
3190	CD	14/10/2019	Delayne Taylor		\$199.35			(\$19,247.06)	
3192	CD	14/10/2019	Jonathan Townsend		\$304.00			(\$19,551.06)	
3193	CD	14/10/2019	Thomas J. Tregenza		\$266.00			(\$19,817.06)	

3201	CD	28/10/2019	Jack C. Haywood		\$243.20			(\$20,060.26)
3202	CD	28/10/2019	Elizabeth Henshaw		\$372.31			(\$20,432.57)
3203	CD	28/10/2019	Mark Henshaw		\$365.38			(\$20,797.95)
3204	CD	28/10/2019	Delayne Taylor		\$199.34			(\$20,997.29)
3205	CD	28/10/2019	Jonathan Townsend		\$304.00			(\$21,301.29)
3206	CD	28/10/2019	Thomas J. Tregenza		\$266.00			(\$21,567.29)
3300	CD	28/10/2019	superannuation E & M Henshaw	\$2,192.31				(\$19,374.98)
3300	CD	28/10/2019	superannuation E & M Henshaw	\$2,133.72				(\$17,241.26)
3301	CD	28/10/2019	Employee superannuation to the clearing house	\$5,961.30				(\$11,279.96)
3222	CD	11/11/2019	Jack C. Haywood		\$243.20			(\$11,523.16)
3233	CD	11/11/2019	Elizabeth Henshaw		\$372.31			(\$11,895.47)
3234	CD	11/11/2019	Mark Henshaw		\$365.38			(\$12,260.85)
3235	CD	11/11/2019	Delayne Taylor		\$199.35			(\$12,460.20)
3236	CD	11/11/2019	Jonathan Townsend		\$304.00			(\$12,764.20)
3237	CD	11/11/2019	Thomas J. Tregenza		\$266.00			(\$13,030.20)
3242	CD	26/11/2019	Jack C. Haywood		\$243.20			(\$13,273.40)
3243	CD	26/11/2019	Elizabeth Henshaw		\$372.30			(\$13,645.70)
3254	CD	26/11/2019	Mark Henshaw		\$365.39			(\$14,011.09)
3255	CD	26/11/2019	Delayne Taylor		\$199.35			(\$14,210.44)
3256	CD	26/11/2019	Jonathan Townsend		\$304.00			(\$14,514.44)
3263	CD	26/11/2019	Thomas J. Tregenza		\$266.00			(\$14,780.44)
3307	CD	10/12/2019	Jack C. Haywood		\$243.20			(\$15,023.64)
3308	CD	10/12/2019	Elizabeth Henshaw		\$372.31			(\$15,395.95)
3309	CD	10/12/2019	Mark Henshaw		\$365.38			(\$15,761.33)
3310	CD	10/12/2019	Delayne Taylor		\$199.35			(\$15,960.68)
3312	CD	10/12/2019	Jonathan Townsend		\$304.00			(\$16,264.68)
3313	CD	10/12/2019	Thomas J. Tregenza		\$266.00			(\$16,530.68)
3330	CD	23/12/2019	Jack C. Haywood		\$243.20			(\$16,773.88)
3331	CD	23/12/2019	Elizabeth Henshaw		\$372.30			(\$17,146.18)
3332	CD	23/12/2019	Mark Henshaw		\$365.39			(\$17,511.57)
3333	CD	23/12/2019	Delayne Taylor		\$199.35			(\$17,710.92)
3335	CD	23/12/2019	Jonathan Townsend		\$304.00			(\$18,014.92)
3336	CD	23/12/2019	Thomas J. Tregenza		\$266.00			(\$18,280.92)
3345	CD	07/01/2020	Jack C. Haywood		\$243.20			(\$18,524.12)
3346	CD	07/01/2020	Elizabeth Henshaw		\$372.31			(\$18,896.43)
3347	CD	07/01/2020	Mark Henshaw		\$365.38			(\$19,261.81)
3348	CD	07/01/2020	Delayne Taylor		\$199.35			(\$19,461.16)
3349	CD	07/01/2020	Jonathan Townsend		\$304.00			(\$19,765.16)
3350	CD	07/01/2020	Thomas J. Tregenza		\$266.00			(\$20,031.16)
3355	CD	21/01/2020	Jack C. Haywood		\$243.20			(\$20,274.36)
3356	CD	21/01/2020	Elizabeth Henshaw		\$372.30			(\$20,646.66)
3357	CD	21/01/2020	Mark Henshaw		\$365.39			(\$21,012.05)
3358	CD	21/01/2020	Delayne Taylor		\$199.35			(\$21,211.40)
3359	CD	21/01/2020	Jonathan Townsend		\$304.00			(\$21,515.40)
3360	CD	21/01/2020	Thomas J. Tregenza		\$266.00			(\$21,781.40)
3506	CD	04/02/2020	Jack C. Haywood		\$243.20			(\$22,024.60)
3507	CD	04/02/2020	Elizabeth Henshaw		\$372.30			(\$22,396.90)
3508	CD	04/02/2020	Mark Henshaw		\$365.39			(\$22,762.29)
3509	CD	04/02/2020	Delayne Taylor		\$199.35			(\$22,961.64)
3510	CD	04/02/2020	Jonathan Townsend		\$304.00			(\$23,265.64)
3511	CD	04/02/2020	Thomas J. Tregenza		\$266.00			(\$23,531.64)
3448	CD	17/02/2020	Superannuation 01/10/2019 - 31/12/2019	\$7,087.84				(\$16,443.80) ATO payment of superannuation
3449	CD	17/02/2020	ATO Superannuation	\$2,557.69				(\$13,886.11)



3682	CD	23/06/2020	Elizabeth Henshaw		\$372.30			(\$14,399.20)
3683	CD	23/06/2020	Mark Henshaw		\$365.39			(\$14,764.59)
3684	CD	23/06/2020	Jonathan Townsend		\$304.00			(\$15,068.59)
3685	CD	23/06/2020	Thomas J. Tregenza		\$266.00			(\$15,334.59)
3698	CD	30/06/2020	ATO Superannuation Clearing House	\$4,879.20				(\$10,455.39)
3699	CD	30/06/2020	Superannuation M. Henshaw	\$2,192.31				(\$8,263.08)
3700	CD	30/06/2020	Superannuation L. Henshaw	\$2,233.83				(\$6,029.25)
			Total :	\$46,029.80	\$44,357.16		\$1,672.64	(\$6,029.25)
				\$19,762.72				

 Total Super Cont' paid from Ensure to Henshaw Super in 2020 FY

\$9,500 - Mark  
 \$365.39 - Mark (Shortfall)  
 \$9,579.83 - Liz  
 \$317.50 - Liz (Shortfall)  
 = \$19,762.72

### Payroll Activity [Detail]

01/07/2019 To 30/06/2020

ABN: 84 147 675 741

Email: accounts@ensureelectrical.com.au

Employee	Category	Hours	Amount
<b>Haywood, Jack C.</b>			
<b>EMP27</b>			
<b>Wages</b>			
	Base Hourly	1,918.000	\$61,376.00
	Bonus		\$3,724.00
	Holiday Pay	146.000	\$4,672.00
	Sick Pay	16.000	\$512.00
	<b>Total:</b>	<b>2,080.000</b>	<b>\$70,284.00</b>
<b>Taxes</b>			
	PAYG Withholding		\$15,960.00
	<b>Total:</b>		<b>\$15,960.00</b>
<b>Superannuation Expenses</b>			
	Superannuation Guarantee		\$6,323.20
	<b>Total:</b>		<b>\$6,323.20</b>
<b>Entitlements</b>			
	Annual Leave Accrual - hrly	160.004	
	Sick Leave Accrual - hrly	80.002	
	<b>Total:</b>	<b>240.006</b>	

<b>Henshaw, Elizabeth</b>			
<b>*None</b>			
<b>Wages</b>			
	Base Salary		\$76,792.23
	Holiday Pay	56.000	\$2,153.85
	<b>Total:</b>	<b>56.000</b>	<b>\$78,946.08</b>
<b>Taxes</b>			
	PAYG Withholding		\$18,826.00
	<b>Total:</b>		<b>\$18,826.00</b>
<b>Superannuation Deductions After Tax</b>			
	Employee Additional		\$2,080.00
	<b>Total:</b>		<b>\$2,080.00</b>
<b>Superannuation Expenses</b>			
	Superannuation Guarantee		\$7,499.83
	<b>Total:</b>		<b>\$7,499.83</b>
<b>Entitlements</b>			
	Annual leave - salaried	159.978	
	Sick leave - salaried	79.976	
	<b>Total:</b>	<b>239.954</b>	

**\$9,579.83**

<b>Henshaw, Henry</b>			
<b>*None</b>			
<b>Wages</b>			
	Base Hourly	240.000	\$3,542.00
	<b>Total:</b>	<b>240.000</b>	<b>\$3,542.00</b>
<b>Taxes</b>			
	PAYG Withholding		\$302.00
	<b>Total:</b>		<b>\$302.00</b>

### Payroll Activity [Detail]

01/07/2019 To 30/06/2020

ABN: 84 147 675 741

Email: accounts@ensureelectrical.com.au

Employee	Category	Hours	Amount
<b>Henshaw, Lydia</b>			
<b>*None</b>			
<b>Wages</b>			
	Base Hourly	6.000	\$120.00
	<b>Total:</b>	<b>6.000</b>	<b>\$120.00</b>
<b>Taxes</b>			
	PAYG Withholding		\$23.00
	<b>Total:</b>		<b>\$23.00</b>
<b>Henshaw, Mark</b>			
<b>EMP5</b>			
<b>Wages</b>			
	Base Salary		\$97,307.59
	Holiday Pay	56.000	\$2,692.31
	<b>Total:</b>	<b>56.000</b>	<b>\$99,999.90</b>
<b>Taxes</b>			
	PAYG Withholding		\$26,520.00
	<b>Total:</b>		<b>\$26,520.00</b>
<b>Superannuation Expenses</b>			
	Superannuation Guarantee		\$9,500.00
	<b>Total:</b>		<b>\$9,500.00</b>
<b>Entitlements</b>			
	Annual leave - salaried	159.978	
	Sick leave - salaried	79.976	
	<b>Total:</b>	<b>239.954</b>	
<b>Taylor, Delayne</b>			
<b>EMP171</b>			
<b>Wages</b>			
	Base Hourly	1,481.000	\$38,846.63
	Holiday Pay	194.800	\$5,109.60
	Sick Pay	29.000	\$760.67
	<b>Total:</b>	<b>1,704.800</b>	<b>\$44,716.90</b>
<b>Taxes</b>			
	PAYG Withholding		\$9,010.00
	<b>Total:</b>		<b>\$9,010.00</b>
<b>Superannuation Expenses</b>			
	Superannuation Guarantee		\$4,248.13
	<b>Total:</b>		<b>\$4,248.13</b>
<b>Entitlements</b>			
	Annual Leave Accrual - hrly	131.141	
	Sick Leave Accrual - hrly	65.571	
	<b>Total:</b>	<b>196.712</b>	
<b>Taylor, Harrison Robert</b>			
<b>*None</b>			
<b>Wages</b>			
	Base Hourly	382.500	\$5,142.90
	Holiday Pay	28.923	\$366.74

**Payroll Activity [Detail]**

01/07/2019 To 30/06/2020

ABN: 84 147 675 741

Email: accounts@ensureelectrical.com.au

Employee	Category	Hours	Amount
	Total:	411.423	\$5,509.64
	<b>Taxes</b>		
	PAYG Withholding		\$152.00
	Total:		\$152.00
	<b>Entitlements</b>		
	Annual Leave Accrual - hrly	4.071	
	Sick Leave Accrual - hrly	2.035	
	Total:	6.106	
<b>Townsend, Jonathan</b>			
<b>EMP17</b>			
	<b>Wages</b>		
	Base Hourly	1,873.000	\$74,920.00
	Bonus		\$9,312.00
	Holiday Pay	190.000	\$7,600.00
	Overtime (1.5x)	4.000	\$240.00
	Overtime (2x)	4.000	\$320.00
	Sick Pay	17.000	\$680.00
	Total:	2,088.000	\$93,072.00
	<b>Taxes</b>		
	PAYG Withholding		\$24,072.00
	Total:		\$24,072.00
	<b>Superannuation Expenses</b>		
	Superannuation Guarantee		\$7,904.00
	Total:		\$7,904.00
	<b>Entitlements</b>		
	Annual Leave Accrual - hrly	160.004	
	Sick Leave Accrual - hrly	80.002	
	Total:	240.006	
<b>Tregenza, Thomas J.</b>			
<b>EMP53</b>			
	<b>Wages</b>		
	Base Hourly	1,785.000	\$61,275.00
	Bonus		\$4,343.00
	Holiday Pay	245.000	\$8,575.00
	Overtime (1.5x)	6.000	\$306.00
	Overtime (2x)	6.000	\$408.00
	Sick Pay	50.000	\$1,750.00
	Total:	2,092.000	\$76,657.00
	<b>Taxes</b>		
	PAYG Withholding		\$22,196.00
	Total:		\$22,196.00
	<b>Superannuation Expenses</b>		
	Superannuation Guarantee		\$6,802.00
	Total:		\$6,802.00
	<b>Entitlements</b>		
	Annual Leave Accrual - hrly	160.004	
	Sick Leave Accrual - hrly	80.002	

Created: 01/04/2021 8:43 AM

Ensure Electrical Pty Limited

Unit 22,  
25 Ingleston Road  
Tingalapa  
Qld 4173

## Payroll Activity [Detail]

01/07/2019 To 30/06/2020

ABN: 84 147 675 741

Email: accounts@ensureelectrical.com.au

Employee	Category	Hours	Amount
Total:		240.006	

**TRUST DEED**  
**- establishing -**  
**Henshaw Superannuation Fund**



Level 23, Central Plaza Two  
66 Eagle Street  
Brisbane 4000

Telephone: 3231 2955  
Facsimile: 3231 8955  
[www.cgwstructures.com.au](http://www.cgwstructures.com.au)

DMH10068814 2443992v1/P

## INDEX

CLAUSE	SUBJECT MATTER	PAGE
1.	ESTABLISHMENT.....	1
2.	DIVISIONS .....	1
3.	COVENANTS .....	1
- DIVISION A - .....		1
4.	INTERPRETATION - DEFINITIONS.....	1
5.	INTERPRETATION - GENERAL.....	4
6.	EMPLOYER'S AND TRUSTEE'S POWERS .....	5
7.	PROPER LAW.....	5
8.	MEMBERSHIP OF FUND .....	6
9.	MEMBERSHIP NOTIFICATION REQUIREMENTS.....	6
10.	MEETINGS OF MEMBERS .....	6
11.	FUND RECORDS.....	7
12.	ACCUMULATION ACCOUNTS .....	8
13.	VALUATION .....	11
14.	FUND TRUSTEE - APPOINTMENT, VACANCY AND REMOVAL .....	11
15.	TRUSTEE'S INVESTMENT POWERS .....	12
16.	TRUSTEE'S POWERS OF MANAGEMENT .....	13
17.	DUTIES AND LIABILITIES OF TRUSTEE.....	14
18.	INDEMNITY OF TRUSTEE .....	14
19.	REMUNERATION OF TRUSTEE .....	15
20.	APPOINTMENT OF SERVICE PROVIDERS .....	15
21.	ACTUARIAL INVESTIGATIONS.....	16
22.	CONTRIBUTIONS TO FUND.....	16
23.	TRANSFERS TO AND FROM ROLLOVER FUNDS .....	17
24.	LIMITATION ON BENEFITS .....	18
25.	MONEYS OWING TO FUND .....	18
26.	FORFEITURE OF BENEFITS.....	18
27.	PENSION PAYMENT AND PENSION ACCOUNT .....	19
28.	PENSION PAYMENT CONDITIONS .....	20
29.	GENERAL PENSION PAYMENT CONDITIONS.....	23
30.	TRANSFER IN SPECIE .....	24
31.	PAYMENT OF BENEFITS ON DEATH.....	24
32.	PAYMENT OF BENEFITS .....	25
33.	PAYMENT OF TAXATION.....	26
34.	POLICIES OF ASSURANCE .....	26
35.	PARTICIPATING EMPLOYERS .....	26
36.	VARIATION OF TRUST DEED .....	27
37.	WINDING UP OF FUND .....	27
- DIVISION B - .....		28
38.	MEMBERSHIP CLASSIFICATION.....	28
39.	BENEFITS .....	28
40.	RETIREMENT .....	29
41.	DISABLEMENT .....	29
42.	EARLY RETIREMENT FROM GAINFUL EMPLOYMENT.....	29
43.	DEATH .....	29
44.	BENEFIT PAYABLE ON REACHING PRESERVATION AGE .....	29
45.	INCREASES TO BENEFITS .....	29
46.	TIME OF PAYMENT OF BENEFITS.....	30

**THIS DEED** is made on the date specified in Schedule A by the person or entity named in Schedule A as the Trustee (Trustee).

## 1. ESTABLISHMENT

---

- 1.1 The Trustee declares that it will act as trustee of the fund (the Fund). The Fund will be known by the name set out in Schedule A.
- 1.2 The primary purpose of the Fund is to provide Benefits as old age pensions.

## 2. DIVISIONS

---

Division A of this Deed deals with the management and administration of the Fund and Division B deals with the Benefits payable from the Fund.

## 3. COVENANTS

---

The Trustee covenants that it will perform and observe the covenants, trusts, and conditions of this Deed.

### - DIVISION A -

## 4. INTERPRETATION - DEFINITIONS

---

In this Deed unless the context otherwise requires:

**Accumulation Account** means the account established on behalf of each Member or Beneficiary in respect of each Class of which the person is a member;

**Annuity** has the same meaning as in Section 10 of the SIS Act;

**Beneficiary** means a person presently and absolutely entitled to receive a Benefit including a Pensioner;

**Benefit** means any amount which is payable out of the Fund to or in respect of a Member;

**Benefit Entitlement** means any amount held in the Fund which may become payable to a person but to which the person has not become absolutely and indefeasibly entitled;

**Commissioner** means, as the case requires, the Commissioner of Taxation, Australian Prudential Regulation Authority or other regulatory body having responsibility for administration of the Relevant Requirements in relation to the Fund;

**Complying Superannuation Fund** means a complying superannuation fund pursuant to the Relevant Requirements;

**Condition of Release** has the same meaning as in Regulation 6.01 of the SIS Regulations;

**Constitutional Corporation** has the same meaning as in Section 10 of the SIS Act;

**Contribution Splitting Request** means a valid application by a Member under Regulation 6.44 of the SIS Regulations that the Trustee has accepted;

**Contributions** means gross payments to the Fund in respect of Members prior to the withdrawal of any Taxation payable in respect of those Contributions, and for the purposes of

this definition, payments includes the transfer of an asset which is intended by the transferee to be a contribution;

**Dependant** in relation to a Member or former Member includes a dependant as defined in Section 10 of the SIS Act;

**Eligible Rollover Fund** has the same meaning as in Section 242 of the SIS Act;

**Eligible Termination Payment** has the same meaning as in Section 27A of the Tax Act;

**Employee** means a person employed by an Employer and any person for whom an employer must make a superannuation contribution in order to avoid liability for the superannuation guarantee charge under the Superannuation Guarantee (Administration) Act 1992;

**Employer** means any person, firm or corporation who employs a Member and who is permitted to make Contributions to the Fund;

**Forfeiture Account** means the account established pursuant to clause 26;

**Fund** means the Fund established by this Deed;

**Fund Year** means a period of twelve months ending on 30 June, or any other period nominated by the Trustee;

**Gainful Employment** in relation to a Member means engagement in any business, trade, profession, vocation, calling, occupation or employment for gain to the extent required by the Relevant Requirements;

**Member** means a person who has been accepted as a Member of the Fund and who has not ceased to be a Member;

**Nominated Dependant** means a person nominated by a Member as the Nominated Dependant and may include the legal personal representative of the Member;

**non-commutable allocated pension** has the same meaning as in Regulation 6.01(2) of the SIS Regulations;

**non-commutable pension** has the same meaning as in Regulation 6.01(2) of the SIS Regulations;

**Normal Retirement Age** means the age of 65 years or any other age over 54 years as is acceptable to or required by the Commissioner or the Relevant Requirements and as the Trustee may determine;

**Pensioner** means:

- a Member who has applied to receive some or all of the Benefits payable to the Member as a Pension in accordance with this Deed; and
- a person in receipt of a Pension from the Fund (including a Reversionary Beneficiary in receipt of a Pension);

**Pension Account** means the account established in respect of a Pensioner in accordance with Clause 27.2;

**Pension Conditions** means the operating standards contained in regulation 1.06 of the SIS Regulations;

**Pension Reserve Account** means the account established in respect of a Pensioner in accordance with Clause 27.4;

**Policy** means any policy of assurance including a policy on the life of a Member for endowment, term, disablement, accident or sickness insurance;

**Preservation Age** has the same meaning as in Regulation 1.06(2) of the SIS Regulations;

**Preserved Payment** means a payment made to the Fund or a transfer from a Rollover Fund which must be preserved under the Relevant Requirements;

**Preserved Payment Benefit** means a benefit arising from a Preserved Payment or any other amount which is included in a Member's preserved benefits under the Relevant Requirements;

**Registrable Superannuation Entity** has the same meaning as in the SIS Act;

**Regulated Fund** means a regulated superannuation fund as defined in Section 19 of the SIS Act;

**Relevant Requirements** means any requirements (including the provisions of the SIS Act) which the Trustee or the Deed must comply with to avoid a contravention of the requirements or in order for the Fund to qualify for concessional Taxation treatment as a Complying Superannuation Fund, and includes Part VIIIA of the Family Law Act 1975 and the Family Law (Superannuation) Regulations 2001;

**Restricted Non-Preserved Benefit** in respect of a Member means an amount determined in accordance with Regulation 6.08 of the SIS Regulations;

**Reversionary Beneficiary** means a Dependant nominated by a Pensioner and, in default of a nomination by the Pensioner where appropriate for the particular form of pension concerned, a Dependant nominated by the Trustee who is eligible to receive a Benefit upon the death of a Pensioner;

**Rollover Fund** means any other fund or benefit arrangement into which or from which assets can be transferred without causing the Fund to be in breach of the Relevant Requirements;

**Rollover Payment** means any payment made or received by the Trustee in circumstances which satisfy the Relevant Requirements to or from any Rollover Fund;

**SIS Act** means the Superannuation Industry (Supervision) Act 1993 and any regulations pursuant to it;

**SIS Regulations** means the Regulations made under the SIS Act;

**Spouse** includes a spouse as defined in Section 10 of the SIS Act, and where there is more than one such person the Trustee may determine which is considered to be the Spouse

**Tax Act** means the Income Tax Assessment Act 1936, the Income Tax Assessment Act 1997 and any regulations pursuant to those acts;

**Tax Saving Amount** means the total amount which the Trustee must pay to Beneficiaries in order to claim a deduction for the amount calculated in accordance with either sub-section 279D(2) or section 295-485 of the Tax Act following the death of a Member;

**Taxation** includes any tax, surcharge, levy, impost or duty payable by the Trustee in respect of income, Contributions, capital gains, benefits or any transaction entered into by the Trustee;

**Total and Permanent Disablement** means:

- with respect to any potential benefit payable out of the proceeds of any insurance Policy effected by the Trustee in respect of the Member and in force at the time of the Total and Permanent Disablement of the Member, the definition contained in that Policy; or

- if there is no such Policy (or in any case, for any potential benefit payable on Total and Permanent Disablement other than proceeds of an insurance Policy) then Total and Permanent Disablement in relation to a Member means permanent incapacity for the purposes of payment of benefits under the Relevant Requirements,

and the expression **Totally and Permanently Disabled** has a corresponding meaning;

**Transition to Retirement Income Stream** means one that meets the rules in paragraph (b) of the definition of transition to retirement income stream in Regulation 6.01(2) of the SIS Regulations;

**Trustee** means the Trustee or Trustees for the time being of the Fund;

**Unrestricted Non-Preserved Benefit** means in respect of a Member an amount determined in accordance with Regulation 6.10 of the SIS Regulations.

## 5. INTERPRETATION - GENERAL

---

### 5.1 Fund Subject to Relevant Requirements

This Deed is to be read and construed on the basis that the provisions of the Relevant Requirements are incorporated in the Deed to the extent they are required to be incorporated in order for the Fund to be a Complying Superannuation Fund and the Trustee may do or refuse to do anything which may be necessary to comply with the Relevant Requirements even if the action or refusal may be in conflict with any provisions of this Deed. If there is an inconsistency between the express provisions of this Deed and the provisions of the Relevant Requirements incorporated into this Deed, the provisions of the incorporated Relevant Requirements prevail.

### 5.2 Rights of Members

The provisions of this Deed do not affect the right of a Member or the personal representative of a Member or any other person to claim compensation or damages in circumstances where the Member is injured or dies as a result of an event in the course of the employment of the Member.

### 5.3 Severability

All of the provisions in this Deed are severable. If any provision is found to be unlawful, void or unenforceable that provision shall be read down to the extent necessary to ensure that it does not infringe any law or is not otherwise void or unenforceable so as to give it a valid operation of a partial character. If the infringing provision cannot be so read down it shall be considered deleted from this Deed as if it had never been included.

### 5.4 Members' Rights and Powers

Any power or right given to a Member, a Pensioner or Beneficiary in this Deed (including, without limiting this clause, powers and rights given to a Member under clauses 10 and 14) can be exercised by:

- (a) if the person has died, the legal personal representative of the person, and if more than one, jointly; and
- (b) if the person is under a legal disability, the trustee of the estate of the person, or any person who holds an enduring power of attorney from the person (in accordance with the terms of the appointment).

### 5.5 Construction

In this Deed:



- (a) words in the singular include the plural and vice versa;
- (b) words indicating any gender indicate the appropriate gender;
- (c) where a word or phrase is given a particular meaning, other parts of speech and grammatical forms of that word or phrase have corresponding meanings;
- (d) a reference to a person is to be construed as a reference to an individual, body corporate, unincorporated association, partnership, joint venture or government body;
- (e) any reference to a party includes that party's executors, trustees, administrators, successors in title and assigns;
- (f) references to any document (including this document) include references to the document as amended, consolidated, supplemented, novated or replaced;
- (g) a reference to a Statute includes a reference to or citation of all enactments amending or consolidating the Statute and to an enactment substituted for the Statute;
- (h) monetary references are references to Australian currency;
- (i) the Background does not form part of the document;
- (j) the Schedule and Annexures form part of this document;
- (k) a reference to an Item is a reference to an Item in the Schedule to this document; and
- (l) headings are included for convenience only and do not affect interpretation of this document.

## **6. EMPLOYER'S AND TRUSTEE'S POWERS**

---

### **6.1 Employer's Power**

Nothing in this Deed affects the powers of an Employer with regard to the terms of employment or dismissal of an Employee. The existence or cessation of any actual or prospective Benefit under the Fund will not be grounds for claiming or increasing damages in any action brought against an Employer in respect of any termination of employment or otherwise.

### **6.2 Exercise of Discretions**

Despite anything to the contrary in this Deed:

- (a) in exercising its powers the Trustee is not subject to the direction of any other person except where the Relevant Requirements permit. If any provisions of this Deed would permit a person to give a direction to the Trustee in circumstances other than those permitted by the Relevant Requirements, the Trustee may disregard any such direction;
- (b) if a discretion under this Deed may be exercised by a person other than the Trustee, that discretion must not be exercised without the consent of the Trustee except in circumstances permitted under the Relevant Requirements.

## **7. PROPER LAW**

---

This Deed will be governed and construed in accordance with the laws of the State or Territory of the Commonwealth of Australia in which the Deed is executed.

## **8. MEMBERSHIP OF FUND**

---

### **8.1 Application for Membership**

- (a) Any person may apply to become a Member by completing an application for membership.
- (b) If an application for membership is not provided, the payment of a Contribution in respect of a person is deemed to constitute the receipt of an application for membership in respect of that person.

### **8.2 Admission to Membership**

- (a) Subject to clause 8.2(d), a Member is deemed to have joined the Fund on the date the completed application for membership is received or deemed to have been received or any other date determined by the Trustee.
- (b) The Trustee may impose conditions on a person's admission as a Member and may vary the conditions at any time.
- (c) Upon admission to membership the Member will be bound by this Trust Deed in all respects as if the Member were an original party to the Deed.
- (d) The Trustee has a discretion as to whether an application for membership is accepted. If the Trustee does not accept a person as a Member, the Trustee must notify the person of that decision as soon as possible.
- (e) The Trustee must not admit any person as a Member if it may in the reasonable opinion of the Trustee result in the Fund becoming a public offer superannuation fund for the purposes of the Relevant Requirements, or make the Trustee a Registrable Superannuation Entity.

### **8.3 Cessation of Membership**

A person ceases to be a Member upon the earliest to occur of the following:

- (a) the date upon which all the Member's Benefits are paid;
- (b) the date the death Benefit for the Member commences to be payable;
- (c) the commencement of the payment to the Member of a Pension or the purchase of an Annuity for the Member, (in relation to which Pension or Annuity that person is now referred to as a Pensioner) which constitutes the whole of the Member's Benefit; or
- (d) any other date as the Trustee reasonably determines.

For the purposes of clarity, although a person ceases to be a Member when a pension is commenced, they then become a Pensioner with rights that are appropriate for a Pensioner.

## **9. MEMBERSHIP NOTIFICATION REQUIREMENTS**

---

The Trustee must provide to Members, former Members, Beneficiaries and the Commissioner on an annual basis and all other occasions required by the Relevant Requirements any information which is required by the Relevant Requirements.

## **10. MEETINGS OF MEMBERS**

---

The following provisions apply in relation to meetings of Members:

**10.1 Notice**

At least one-half of the Members may call a meeting by giving notice in writing to the Trustee.

**10.2 Meeting Date**

The Trustee must convene a meeting of Members within 14 days of receiving the request and must send a notice of the meeting to each Member.

**10.3 Trustee Convening Meeting**

The Trustee may at any time convene a meeting of Members by notice in writing at least 10 days before the meeting.

**10.4 Chairperson**

The Members present at the meeting may appoint a chairperson. If the Members do not appoint a chairperson the Trustee may appoint a chairperson provided that the appointment does not breach the Relevant Requirements.

**10.5 Quorum**

A quorum for the meeting is at least 25% of the Members of the Fund.

**10.6 Voting**

Each Member is entitled to one vote with the chairperson being given a casting vote.

**10.7 Notice from members**

If the Members are required to give notice to the Trustee under any provisions of this Deed a notice signed by the chairperson of any meeting of Members certifying that a matter has been agreed to by a majority of Members is considered to be a notice from a majority of Members.

**10.8 Member includes Pensioner**

For the purposes of this clause 10, Member includes a Pensioner.

**11. FUND RECORDS**

---

**11.1 Records and accounts to be kept**

The Trustee must keep and maintain appropriate minutes and other records and documents required by the Relevant Requirements.

**11.2 Audit**

The financial statements and other relevant records must be audited annually or at any other times required by the Relevant Requirements.

**11.3 Trust Deed**

A copy of this Deed must be made available for inspection as required by the Relevant Requirements.

**11.4 Information for Trustee**

When requested by the Trustee a person who is a Member, Pensioner or Beneficiary must provide all information in its power or possession which may in the opinion of the Trustee be necessary or expedient for the management and administration of the Fund.

### **11.5 Disclosure and Reporting Requirements**

- (a) The Trustee must provide to Employers, Members and former Members and the Commissioner any information reports and returns in relation to the Fund required by the Relevant Requirements.
- (b) The Trustee may provide the Tax File Numbers of the Members, Pensioners and Beneficiaries of the Fund to any person where the Trustee has or reasonably believes it has the consent of the relevant person to the disclosure or is required or allowed to do so by law.

## **12. ACCUMULATION ACCOUNTS**

---

### **12.1 Separate Member Accounts**

The Trustee must establish an Accumulation Account in respect of each Member or Beneficiary.

### **12.2 Credits**

The Trustee must credit the following amounts to the relevant Accumulation Account as appropriate:

- (a) any amount paid into the Fund in respect of the Member;
- (b) the proceeds of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary which the Trustee considers it appropriate to credit;
- (c) any positive earnings as are determined by the Trustee;
- (d) any amounts transferred from the Pension Account of a Member or Beneficiary;
- (e) any other amount to be paid or transferred under the Relevant Requirements to a person other than the Member from the Member's Benefit Entitlement;
- (f) an amount to be transferred to the Accumulation Account of the Member from the Accumulation Account of the Member's Spouse pursuant to a Contribution Splitting Request accepted by the Trustee; and
- (g) any other amounts as the Trustee from time to time determines.

### **12.3 Debits**

The Trustee must debit the following amounts to the relevant Accumulation Account as appropriate:

- (a) any amount paid out of the Fund in respect of the Member or Beneficiary from an Accumulation Account;
- (b) the costs of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary subject to paragraph 12.4(b);
- (c) a proportion of any Taxation payable in respect of Contributions or earnings of the Fund credited to the Accumulation Account or arising as a result of a Rollover Payment as the Trustee determines;
- (d) any part of the costs and expenses incurred under Clause 19 as the Trustee determines;
- (e) the amount of any lien exercised pursuant to this Deed;
- (f) any amount forfeited pursuant to this Deed;
- (g) any negative earnings as determined by the Trustee in accordance with this Deed;

- (h) any moneys paid in respect of the Trustee's indemnity;
- (i) any amount transferred to the Pension Reserve Account or the Member's Pension Account as the Trustee considers necessary to pay the Member a Pension under Clause 28;
- (j) any other amount to be transferred under the Relevant Requirements to a person who is already a Member, or becoming a Member, from another Member's Benefit Entitlement;
- (k) the amount specified by the Member in a Contribution Splitting Request accepted by the Trustee; and
- (l) any other amounts the Trustee from time to time determines.

#### **12.4 Income Account**

- (a) The Trustee must establish an Income Account for the Fund. The Trustee must credit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:
  - (i) all income and profits of the Fund;
  - (ii) credits arising out of adjustments pursuant to Clause 12.6;
  - (iii) any amount transferred from a Reserve Account pursuant to Clause 12.5;
  - (iv) the proceeds of any Policy effected by the Trustee where the Trustee determines that it should not be credited to an Accumulation Account, Pension Account or the Pension Reserve Account; and
  - (v) any other amounts which the Trustee from time to time determines..
- (b) The Trustee must debit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:
  - (i) any loss sustained on the disposal of any investments of the Fund;
  - (ii) any costs or charges incurred pursuant to Clause 19 which are not debited to an Accumulation Account;
  - (iii) any debits arising out of adjustments pursuant to Clause 12.6;
  - (iv) the cost of any Policy effected by the Trustee where the Trustee determines that it should not be debited to an Accumulation Account;
  - (v) any deficiency arising from a valuation of the Fund;
  - (vi) any amount payable or which may become payable by way of Taxation in respect of the Contributions and the income and profits of the Fund which are not debited to an Accumulation Account as the Trustee determines to be equitable;
  - (vii) any income transferred to a Reserve Account;
  - (viii) any income transferred to an Accumulation Account, Pension Account or the Pension Reserve Account; and
  - (ix) any other amounts which the Trustee from time to time determines.
- (c) At the end of each Fund Year the Trustee must determine the fund earning rate and calculates the amount available for distribution.
- (d) Before allocating any portion of the amount available for distribution the Trustee may transfer a portion of the amount to any of the Reserve Accounts.

- (e) Subject to Clause 12.7, the Trustee must allocate the earnings of the Fund available for distribution after any transfer to Reserve Accounts to each Accumulation Account and Pension Account and the Pension Reserve Account in proportion to the amounts standing to the credit of that account at the beginning of the relevant Fund Year, appropriate adjustments being made for amounts credited or debited to each Account since that date, or in any other way the Trustee in its discretion determines.
- (f) If the Trustee is required to establish a fund earning rate in respect of a portion of a Fund Year or before the fund earning rate has been or can be established for a full Fund Year, the Trustee must determine that rate in accordance with the Relevant Requirements on a basis which the Trustee considers to be equitable.
- (g) The Trustee may determine to credit the amounts in sub-clause (a) and/or debit the amounts in sub-clause (b) or debit or credit any amount which this Deed requires to be transferred to or from the Income Account directly to any Accumulation Account and/or Pension Account and/or the Pension Reserve Account and/or Reserve rather than to the Income Account.

### **12.5 Reserve Account**

The Trustee may establish one or more Reserve Accounts and may transfer amounts from the Income Account to a Reserve Account pursuant to Clause 12.4 or from a Member's Accumulation Account pursuant to Clause 27.2 or from the Pension Reserve Account pursuant to Clause 27.4, or from one Reserve Account to another.

Funds in a Reserve Account do not form part of any Accumulation Account.

The Trustee must credit any income derived on funds held in a Reserve Account back to that Reserve Account.

The purpose of a Reserve Account must be determined when it is established, and may include the following:

- (a) to stabilise the investment earnings of the Fund in accordance with its reserving policy;
- (b) to provide for contingencies including the supplementation of the fund earning rate and/or to secure payment of any Pension.

The Trustee may deal with any part of the balance in a Reserve Account as it considers fit, including:

- (a) transferring it to an Accumulation Account or Pension Account;
- (b) treating the Reserve Account in accordance with clause 26 as if the Reserve Account was the Forfeiture Account;
- (c) transferring it to the Pension Reserve Account; and
- (d) debiting it with any Taxation payable or any other cost or expense incurred in the management and administration of the Fund.

### **12.6 Adjustments**

In determining the amount standing to the credit of an Accumulation Account or Pension Account at the time a Benefit is calculated the Trustee must make an adjustment reflecting the fund earning rate which it considers equitable.

### **12.7 Specific Investments**

- (a) If the Trustee undertakes to invest separately in respect of certain Members or Beneficiaries in accordance with Clause 15.5 the Trustee must record on whose behalf

the specific investments are made for the purposes of determining the allocation to Accumulation Accounts, Pension Accounts and the Pension Reserve Account.

- (b) The profits and losses arising from specific investments and any Taxation or charges applicable to them must be allocated directly to the relevant Accumulation Account or Pension Account or Pension Reserve Account (and not to the Income Account).

#### **12.8 Contribution Splitting Request**

For the purposes of clarity:

- (a) the Trustee can choose not to accept a Contribution Splitting Request in whole or in part in its absolute discretion;
- (b) despite the provisions of clauses 12.2(f) and 12.3(k), the Trustee must not accept a Contribution Splitting Request if it does not comply with the Relevant Requirements; and
- (c) the Trustee may after accepting a Contribution Splitting Request reduce the Accumulation Account of a Member under clause 12.2(f) and then roll over or transfer the appropriate amount to a Rollover Fund for the Member's Spouse, or otherwise deal with the amount as allowed under the Relevant Requirements.

### **13. VALUATION**

---

The Trustee may have the assets of the Fund valued whenever it considers it appropriate (and must do so if the Commissioner or the Relevant Requirements require). After the valuation, the Trustee must determine whether there is a surplus or deficiency and whether it is equitable to transfer the surplus or deficiency to the Income Account.

### **14. FUND TRUSTEE - APPOINTMENT, VACANCY AND REMOVAL**

---

#### **14.1 Trustee Criteria**

The appointment, removal and composition of the Trustee is governed by this Deed unless the Relevant Requirements otherwise provide.

#### **14.2 Eligibility for Trustee**

The Trustee of the Fund must be:

- (a) a Trustee that satisfies or is permissible under the Relevant Requirements; or
- (b) a Trustee approved by the Commissioner.

#### **14.3 Appointment of Trustee**

The majority of Members, subject to the other provisions of this Clause, determine who acts as the Trustee, and may appoint a new or additional trustee by deed or notice in writing.

#### **14.4 Change of Trustee**

A person or Constitutional Corporation immediately ceases to act as a Trustee if (as is relevant):

- (a) that entity resigns by instrument in writing;
- (b) the Trustee is disqualified from holding office by operation of law;
- (c) it is wound up or placed in receivership; or
- (d) a majority of Members resolve to terminate the appointment of a Trustee.

#### **14.5 Member may be Director of Trustee**

No Director, officer or employee of a Trustee that is a Constitutional Corporation is disqualified from being a Member of the Fund.

#### **14.6 Confirmation of Discharge of Retiring Trustee**

Despite any rule of law or legislative provisions to the contrary, a person who retires or is removed as Trustee or a co-Trustee of the Fund in accordance with the provisions of this Deed is discharged from the trusts contained in this Deed as from the date of retirement or removal provided that there is at least one continuing Trustee.

#### **14.7 Member includes Pensioner**

For the purposes of this clause 14, Member includes a Pensioner.

### **15. TRUSTEE'S INVESTMENT POWERS**

---

#### **15.1 Investment Policy and Strategy**

The Trustee must formulate the investment strategy of the Fund and determine a policy to give effect to that strategy.

#### **15.2 Authorised Investments**

The assets of the Fund may be invested in any of the following investments:

- (a) any investment being authorised by the laws of the Commonwealth of Australia or any State or Territory for the investment of trust funds;
- (b) the purchase or acquisition of shares, stocks, debentures, notes, bonds, mortgages (including a second or subsequent mortgage), options or other similar securities;
- (c) on deposit with any bank, building society, credit co-operative, trustee company or other similar financial institution whether secured or unsecured and on such terms as the Trustee determines;
- (d) on deposit with or on loan to any Employer or any other person or organisation with or without security on any terms the Trustee considers reasonable;
- (e) any Policy or Annuity;
- (f) the purchase, acquisition or leasing of any real or personal property, including statutory licences;
- (g) the acquisition of any unit or sub-unit in unit trusts;
- (h) any other investments which the Trustee considers appropriate and which do not infringe the Relevant Requirements;
- (i) a loan or other financial assistance using resources of the Fund to any Member or any relative or associated entity of a Member to the extent authorised by the Relevant Requirements.

#### **15.3 Power to Sell and Vary Investments**

The Trustee has power to sell any investments and to vary and transpose any investments into other investments authorised by this Deed.

#### **15.4 Interest of Trustee in Investment**

- (a) Subject to sub-clause (b), the Trustee and any Director may make or vary any investment even if the Trustee or Director may have a direct or indirect interest in the investment or may benefit directly or indirectly from it.
- (b) The Trustee and any Director must disclose details of the interest in an investment to which sub-clause (a) applies in any manner prescribed under the Corporations Act and the Relevant Requirements.

#### **15.5 Specific Investments**

- (a) The Trustee may invest separately in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries.
- (b) A Member or Beneficiary may request the Trustee to make a specific investment (investment request) which will authorise the Trustee to make a specific investment in accordance with that request of all or any part of the Accumulation Account or the Pension Account of the Member or Beneficiary.
- (c) The Trustee may approve or reject the investment request of the Member or Beneficiary, and will inform the person of its decision. The Trustee all times retains the overriding discretion to accept or reject any investment request.

### **16. TRUSTEE'S POWERS OF MANAGEMENT**

---

#### **16.1 Additional Powers**

In addition to the powers which it might have otherwise have at law or under this Deed, the Trustee has the following powers:

- (a) to settle, compromise or submit to arbitration any claims, or matters relating to this Deed or to the rights of Members, former Members or Beneficiaries;
- (b) to commence, carry on or defend legal proceedings;
- (c) to borrow money and to secure the repayment of it in any manner and upon any terms which the Trustee considers appropriate unless this would constitute a contravention of the Relevant Requirements;
- (d) to insure or reinsure any risks, contingencies or liabilities of the Fund;
- (e) to underwrite any risks, contingencies or liabilities under any superannuation arrangement conducted by any Employer where there is an agreement for a transfer of Employees to the Fund;
- (f) to purchase an Annuity to provide all or a part of the Pension payable in respect of a Member;
- (g) to retain the services of professional or other advisers and consultants;
- (h) to pay out of the Fund all costs, expenses and outgoings (including Taxation) of and incidental to the management and administration of the Fund and to pay out of the Fund the Trustee's professional fees (if any);
- (i) to indemnify anyone in respect of any claims, matters or things relating to the Fund or to the rights of Members, former Members or Beneficiaries in respect of the Fund;
- (j) to provide a full or partial release to anyone in respect of any matters which have arisen or may arise as a result of an association, involvement or membership of the Fund by that person;

- (k) to insure any liability of the Trustee or any Directors or officers of the Trustee or the liability of the Fund to indemnify or reimburse the Trustee or its Directors or officers pursuant to Clause 18;
- (l) to permit any asset of the Fund to be held or registered in the name of any nominee of the Trustee (subject to any restrictions contained in the Relevant Requirements);
- (m) to deal with itself in different capacities; and
- (n) generally to do anything the Trustee considers appropriate for the administration, maintenance and preservation of the Fund.

## **16.2 Exercise of Trustee Powers**

All the powers and discretions conferred upon the Trustee or any Director by this Deed or by law may be exercised even if the Trustee or Director may have a direct, indirect or personal interest (whether as a shareholder, director, member or partner of any company, organisation or partnership) in the manner or result of exercising the power or discretion or may benefit directly or indirectly as a result of the exercise of the power or discretion and notwithstanding that the Trustee may be the sole Trustee.

## **16.3 Trustee Discretion**

Subject to Clause 31.2, the Trustee has an absolute and uncontrolled discretion as to the exercise and the manner, mode and timing of exercise of the trusts, authorities, powers and discretions conferred on it by this Deed.

## **16.4 Trustee May Delegate**

The Trustee may delegate to any person or company any of the Trustee's powers or discretions in its absolute discretion unless this would constitute a contravention of the Relevant Requirements.

The power to delegate includes the power to appoint a delegate as its attorney either in a general or limited capacity.

## **17. DUTIES AND LIABILITIES OF TRUSTEE**

---

### **17.1 Limitation of Liability of Trustee**

Neither the Trustee nor any of its Directors shall be liable for anything done or omitted to be done in relation to the Fund except in the case of dishonesty, fraud or other intentional or reckless neglect on its part.

### **17.2 Member inquiries and complaints**

If required by the Relevant Requirements, the Trustee must establish and take all reasonable steps to ensure that, at all times, there are in force arrangements under which Members and Beneficiaries may make inquiries and complaints in relation to the Fund.

## **18. INDEMNITY OF TRUSTEE**

---

### **18.1 Indemnity and Lien**

The Trustee and its Directors shall be indemnified out of the Fund against all liabilities incurred by it or them in the exercise or purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in them pursuant to this Deed or at law and the Trustee shall have a lien on and may use the moneys representing the assets of the Fund for the purposes of this indemnity **PROVIDED** that the exercise of any lien does not contravene the Relevant Requirements.

## **18.2 Payments in Good Faith**

This indemnity extends to any payments made in good faith to any person whom the Trustee bona fide believes to be entitled to the payment although it may be subsequently found that the person was not in fact so entitled.

## **18.3 Opinion or Advice**

This indemnity extends to circumstances where the Trustee acts upon the opinion or advice of lawyers who are instructed by the Trustee or any bankers, accountants, brokers, investment advisers or other persons believed by the Trustee to be expert in relation to the matters upon which they are consulted.

## **18.4 Failure to Carry Out Agreement**

This indemnity extends to circumstances where any person breaches or fails to carry out any agreement made with the Trustee.

## **19. REMUNERATION OF TRUSTEE**

---

### **19.1 Fees**

The Trustee may charge professional fees for its services as Trustee except where this is not permitted by the Relevant Requirements.

### **19.2 Determination of Fees**

The fees charged (if any) by the Trustee shall be determined at the commencement of each Fund Year. Prior notice of any proposed changes shall be provided by the Trustee to the Members.

### **19.3 Reimbursement**

The Trustee is entitled to reimbursement from the Fund for and in respect of expenses properly incurred in carrying out its duties including:

- (a) all costs and expenses incurred in connection with the acquisition and disposal of or other dealings with investments of the Fund;
- (b) fees and expenses of the service providers and consultants engaged by the Trustee;
- (c) all Taxation payable by the Trustee in connection with the Fund;
- (d) all fees, wages and expenses of any employees or agents employed by the Trustee;
- (e) any administrative costs charged in relation to the Fund; and
- (f) any expenses in connection with the maintenance of accounting records and the preparation and distribution of any accounting, taxation or other reports or notices.

## **20. APPOINTMENT OF SERVICE PROVIDERS**

---

### **20.1 Actuary and Auditor**

The Trustee must if necessary appoint:

- (a) an Actuary;
- (b) an Auditor who is appropriately qualified according to any criteria specified by the Relevant Requirements.

## **20.2 Administration Manager**

The Trustee may appoint an administration manager to provide fund administration services to the Trustee on terms which the Trustee considers appropriate.

## **20.3 Investment Manager**

The Trustee may appoint in writing one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as investment managers for the Fund on such terms as the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

## **20.4 Custodian**

The Trustee may appoint one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as a custodian for the Fund on terms and conditions the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

## **21. ACTUARIAL INVESTIGATIONS**

---

If an Actuary has been appointed, the Trustee may ask the Actuary for information or advice from time to time in accordance with the provisions of this Deed but the Trustee is under no obligation to be bound by or to act upon the advice provided unless required by the Relevant Requirements.

## **22. CONTRIBUTIONS TO FUND**

---

### **22.1 Contributions**

The Trustee may accept any Contributions from any person in respect of a Member that the Trustee is not prohibited from accepting under the Relevant Requirements subject to clause 22.3.

### **22.2 No Obligation to Contribute**

In the absence of any agreement to the contrary, a person may contribute to the Fund in respect of a Member any amount in any manner and at such times as they in their absolute discretion determine, and no person is under any obligation to make a Contribution in respect of any Fund Year and a Member may remain a Member of the Fund notwithstanding a Contribution is not made in respect of that Member in respect of any Fund Year.

### **22.3 Limitation on Acceptance of Contributions**

The Trustee must not accept any Contribution by or in respect of a Member where the acceptance will (or may in the reasonable opinion of the Trustee) constitute a contravention of the Relevant Requirements or which may result in the Fund becoming a public offer fund, or make the Trustee a Registrable Superannuation Entity.

### **22.4 Ineligible Contributions**

If the Trustee considers that Contributions have been accepted in breach of the Relevant Requirements, the Trustee must refund the Contributions (less any charge which an Insurer may have made in respect of any extra cover provided in relation to those Contributions, reasonable administration expenses, any amount the Trustee is required to deduct under the Relevant Requirements and any amount the Trustee chooses to deduct that is allowed under the Relevant Requirements) and reduce the Benefits held for the Member to those which would have been held if the Contribution had not been made.

## **23. TRANSFERS TO AND FROM ROLLOVER FUNDS**

---

### **23.1 Transfers to Rollover Funds**

Where:

- (a) a Member joins or is eligible to join any Rollover Fund (the Other Fund) and the Member requests that any part of the Member's entitlement be transferred to the Other Fund; or
- (b) if the Trustee is otherwise permitted to transfer the entitlement to the Other Fund, including by way of a successor fund transfer under the Relevant Requirements,

the Trustee may pay or transfer to the trustee of the Other Fund an amount or investments of the Fund of equivalent value (the Transferred Amount) which reflects the relevant part of the Member's entitlement.

### **23.2 Effect and Method of Transfer Out**

- (a) The receipt of the Transferred Amount by the proper officer of the Other Fund is a complete discharge to the Trustee of all liabilities in respect of the Transferred Amount.
- (b) Upon the completion of a payment or transfer under this Clause, all of the rights and interests of the relevant Member or Beneficiary under this Deed in respect of the Transferred Amount are entirely extinguished.

### **23.3 Roll Over**

Where a Member or former Member wishes to effect a Rollover Payment in respect of all or any of the entitlement of that person in the Fund, that person must make a written request to the Trustee nominating the Rollover Fund and must provide any other details the Trustee requires.

### **23.4 Preserved Payment Transfers**

Where a Member or former Member has Preserved Payment Benefits in the Fund the Trustee must ensure that the provisions of the Other Fund require that the Preserved Payment Benefit must be preserved and vested in accordance with the Relevant Requirements.

### **23.5 Transfers from Rollover Funds**

- (a) Where a Member is or was a member or a beneficiary under any other Rollover Fund the Trustee may take over any part of the assets of the Rollover Fund.
- (b) The Trustee holds any amounts transferred as part of the particular Member's Accumulation Account.
- (c) On any transfer from a Rollover Fund the amount of the transfer which represents Members' Contributions is the amount as the trustee of the Rollover Fund certifies or, failing a certification by that trustee, the amount the Trustee considers to be fairly attributable to the contributions of that Member together with accrued earnings.

### **23.6 Overriding Conditions on Portability**

Despite anything to the contrary in this Deed, no payment or transfer can be accepted from or made to another Rollover Fund if, in the opinion of the Trustee, this would cause the Fund to be in breach of any of the Relevant Requirements.

### **23.7 Transfers to Eligible Rollover Fund**

Despite anything to the contrary in this Deed the Trustee may and, if required by the Relevant Requirements must, transfer the entitlement of a Member or Beneficiary to an Eligible Rollover Fund where such a transfer is permitted or required under the Relevant Requirements.

## **24. LIMITATION ON BENEFITS**

---

Despite any other provision of this Deed the Trustee must not pay out any Benefits to Members, the Dependants of Members or Beneficiaries where the payment could cause the Fund to become a non-complying fund.

## **25. MONEYS OWING TO FUND**

---

Where a Member owes any money to the Trustee, the Trustee may debit an Accumulation Account of the Member for a sum equivalent to the amount owing provided it is permitted by the Relevant Requirements, and may retain the money in the Fund.

## **26. FORFEITURE OF BENEFITS**

---

### **26.1 Accumulation Account Residue**

Any person who has been paid all Benefits which the Trustee considers should be paid to the person pursuant to this Deed and who still has a residual amount standing to the credit of their Accumulation Account or Pension Account forfeits the amount, which is dealt with as a forfeited Benefit. Once the liability for all pensions being paid from the Pension Reserve Account has ceased, any further amount in the Pension Reserve Account is forfeited and are dealt with as a forfeited Benefit.

### **26.2 Forfeiture Account**

The Trustee may establish a Forfeiture Account and transfer to it any amounts forfeited under this Deed.

Any money held in the Forfeiture Account does not form part of any Accumulation Account or Pension Account or the Pension Reserve Account and income derived on the Forfeiture Account is credited back to the Forfeiture Account.

The Forfeiture Account may be applied in accordance with the remaining provisions of this Clause.

### **26.3 Application of Forfeited Benefits**

The Trustee may pay or apply any amount in the Forfeiture Account:

- (a) to or for the benefit of a Member or Beneficiary or to the Dependants of a Member in whatever proportions the Trustee may determine;
- (b) to the legal personal representative of a deceased Member, or the trustee of the estate of a former Member;
- (c) to or for the benefit of other Members or their Dependants;
- (d) for the provision of additional Benefits for Members or Dependants;
- (e) to any Employers PROVIDED THAT all procedures required by the Relevant Requirements have been complied with before the payment is made; or
- (f) for any other purpose approved by the Commissioner or permitted under the Relevant Requirements.

## **27. PENSION PAYMENT AND PENSION ACCOUNT**

---

### **27.1 Benefits Payable as Pensions**

Except as permitted under the Relevant Requirements, all Benefits must be paid as a pension that complies with the Pension Conditions. If the Trustee cannot comply with the Pension Conditions, then the Trustee must transfer the Benefit of the Member to a Rollover Fund.

### **27.2 Establishment of Pension Account**

Where the Trustee determines to pay any part of a Benefit as a Pension, it must establish a Pension Account and transfer to it the amount which the Trustee believes necessary to provide the Benefits as a Pension. The Trustee may also transfer an amount to a Reserve Account in relation to that Pension.

### **27.3 Operation of Pension Account**

- (a) The Trustee must credit the following amounts to the Pension Account of a Pensioner:
- (i) any amount transferred into the account under Clause 27.2;
  - (ii) any Rollover Payment which the Trustee considers it appropriate to credit;
  - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
  - (iv) such earnings of the Fund as the Trustee determines to be equitable;
  - (v) any amount transferred from a Reserve Account as the Trustee determines reasonable;
  - (vi) any amount received under Clause 27.6 in relation to the Pensioner; and
  - (vii) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (b) The Trustee must debit the following amounts to the Pension Account of a Pensioner:
- (i) any amount transferred out of the Fund as a Rollover Payment which the Trustee considers it appropriate to debit;
  - (ii) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
  - (iii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Account or arising as a result of a Rollover Payment as the Trustee shall determine;
  - (iv) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
  - (v) a proportion of any losses of the Fund as the Trustee considers equitable;
  - (vi) any amount transferred to the Accumulation Account of a Beneficiary;
  - (vii) if the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the amount transferred to the Pension Reserve Account;
  - (viii) any amount transferred to a Reserve Account;
  - (ix) any amount paid under Clause 27.6 in respect of the Pensioner; and
  - (x) any other amounts as the Trustee considers equitable.

#### **27.4 Establishment and Operation of Pension Reserve Account**

- (a) If the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the Trustee must establish a Pension Reserve Account for the Fund.
- (b) The Trustee must credit the following amounts to the Pension Reserve Account:
  - (i) any amount transferred into the account under paragraphs 28.3(a) or 28.4(a);
  - (ii) such earnings of the Fund as the Trustee determines to be equitable;
  - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
  - (iv) any amount transferred from a Reserve Account as the Trustee determines reasonable; and
  - (v) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (c) The Trustee must debit the following amounts to the Pension Reserve Account:
  - (i) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
  - (ii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Reserve Account as the Trustee determines;
  - (iii) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
  - (iv) a proportion of any losses of the Fund as the Trustee considers equitable;
  - (v) any amount transferred from the Pension Reserve Account under Clause 12.5; and
  - (vi) any other amounts as the Trustee considers equitable.

#### **27.5 Segregation of Pension Assets**

In relation to a Pension payable under this Deed, the Trustee may:

- (a) segregate or set apart the assets which represent the Pension Account and/or the Pension Reserve Account for the sole purpose of enabling the discharge of the whole or part of the current or non-current liabilities in relation to the payment of Pensions as those liabilities fall due for payment; and
- (b) constitute the segregated assets as segregated current and non-current pension assets within the meaning of the Tax Act and obtain any certificates in relation to the adequacy of the assets segregated and set apart as the Trustee considers necessary for the purposes of the Tax Act or the Relevant Requirements.

#### **27.6 Purchased Pension**

The Trustee may purchase a Pension for a Member from an outside source from the balance in the Pension Account of the Member, or the Pension Reserve Account. Income from the Pension and any commuted amounts must be credited to the Member's Pension Account. (if purchased from the balance in the Member's Pension Account), or to the Pension Reserve Account (if purchased from the balance in the Pension Reserve Account)

### **28. PENSION PAYMENT CONDITIONS**

---

Where a pension is payable from the Fund, the Trustee must choose which of the following conditions apply to the payment of the Pension. If the Trustee does not specifically choose, then the conditions

in Clause 28.6 apply to the Pension. A reference in this clause to any Regulations is to the SIS Regulations.

#### **28.1 Allocated Pension (Regulations 1.06(4) and 1.06(5))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(4), 1.06(5) and 1.07A and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(4) as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable allocated pension.

#### **28.2 Flexi-Pensions (Regulation 1.06(6))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(6) and 1.07B and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid under Regulation 1.06(6) as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

#### **28.3 Complying Fixed-Term Pension (Regulation 1.06(7))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(7) and 1.07B and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(7) having regard to the commencement date of the Pension as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

#### **28.4 Lifetime Pension (Regulation 1.06(2))**

- (a) The terms of payment of the Pension must comply with the limitation and requirements of Regulations 1.06(2) and 1.07B (subject to the exceptions set out in Regulation 1.06(3)) and any other provisions of the Relevant Requirements from time to time that relate to a

Pension intended to be a Pension paid in accordance with Regulation 1.06(2) having regard to the commencement date of the Pension as if those provisions were incorporated into this Deed.

- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

#### **28.5 Market Linked Pension (Regulation 1.06(8))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(8) and 1.07C and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(8) as if those provisions were incorporated into this Deed. If the Pension is one to which Regulation 1.06(1B) applies, then the terms of payment of the Pension must comply with the limitations and requirements set out in Regulation 1.06(1B) as well.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

#### **28.6 Account Based Superannuation Income Stream (Regulation 1.06(9A)(a))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(9A)(a) and 1.07D and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(9A)(a) as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a Transition to Retirement Income Stream.

#### **28.7 Other Superannuation Income Stream (Regulation 1.06(9A)(b))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(9A)(b) and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(9A)(b) as if those provisions were incorporated into this Deed.

- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a Transition to Retirement Income Stream.

#### **28.8 Other Permitted Pensions**

Any other type of pension permitted by the Relevant Requirement provided that the terms of the pension comply with the provisions of the Relevant Requirements which set out the specific requirements for a pension of that category.

#### **28.9 Cashing Restriction**

Where the Condition of Release applying to a Member's entitlement to payment of a Benefit is subject to a cashing restriction Trustee may only pay a Benefit subject to the relevant cashing restriction.

#### **28.10 Reduction of Pension Payments**

Despite any other provision of this Deed and subject to the Relevant Requirements, the Trustee may reduce the payments for any Pension by any amount it considers reasonable in consultation with an Actuary.

### **29. GENERAL PENSION PAYMENT CONDITIONS**

---

#### **29.1 Pension Account Limitation**

Where a Pension is payable to or in respect of a Member or where the Trustee purchases an Annuity on behalf of a Member the amount transferred into the Pension Account or Pension Reserve Account to support the payment of the Pension or the total purchase price of the Annuity, must not exceed the amount in the Fund to which the Member is entitled at the date of the transfer or purchase.

#### **29.2 Pension Increase**

Any Pension payable under this Deed must, if required by the Relevant Requirements and agreed to by the Trustee, be increased from time to time by an amount the Trustee in its absolute discretion considers appropriate to compensate the Pensioner for cost of living increases **PROVIDED** that any increase must be at least the minimum required by the Relevant Requirements and does not exceed any maximum permitted by the Relevant Requirements.

#### **29.3 Reversionary Pension**

After the death of a person who was at the time of death in receipt of a Pension, the Trustee may pay to the Reversionary Beneficiary a Pension as allowed by the Relevant Requirements and must pay a Pension to the Reversionary Beneficiary as required by the Relevant Requirements.

#### **29.4 Death of Pensioner**

If a Pensioner or a Reversionary Beneficiary dies while there is still an amount standing to the credit of the Pension Account and where no Reversionary Beneficiary has been nominated, the Trustee must deal with the balance of the Pension Account or if the Pension is being paid from the Pension Reserve Account, that part of the Pension Reserve Account as the Trustee determines is appropriate, in accordance with Clause 31 as a Benefit.

## **29.5 Conditions of Commutation**

On the written application of a Pensioner or Reversionary Beneficiary the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT:**

- (a) the commutation is permitted by the Relevant Requirements that apply to the particular Pension, and incorporated into this Deed, and this Deed and the terms of payment of the Pension;
- (b) where any amount remains in the Fund after the entitlement of all Pensioners and Reversionary Beneficiaries have been paid out that amount shall be dealt with as though it were a forfeited benefit; and
- (c) the Trustee is satisfied the commutation would not materially disadvantage the Employers or the remaining Members, Pensioners or Reversionary Beneficiaries.

## **29.6 Adjustment of Pension following the Commutation**

Following the commutation of a part of a Pension the Trustee shall reduce the total amount of the instalments of any Pension payable to the Pensioner by any amount it considers appropriate.

## **30. TRANSFER IN SPECIE**

---

### **30.1 Transfer of Investments**

The Trustee may with the consent of a Member or the Dependants of a Member to whom a Benefit is payable transfer investments of the Fund of equivalent value instead of paying the whole or part of the amount otherwise payable.

### **30.2 No Beneficial Interest**

With the exception of the provisions of this Clause and sub-clause 15.5, no Member or Beneficiary has or may acquire any beneficial or other interest in specific assets of the Fund.

## **31. PAYMENT OF BENEFITS ON DEATH**

---

### **31.1 Benefit payable on the death of a Member leaving Dependants**

Subject to Clause 31.2 and Clause 28, on the death of a Member, former Member or Beneficiary leaving Dependants, the Trustee may pay or apply any Benefit to or for the benefit of the relevant Nominated Dependant either as a lump sum or a pension or a combination of the two. If there is no Nominated Dependant or the Trustee considers it is inappropriate or inequitable to pay the Nominated Dependant, the Trustee may pay or apply the Benefit to the legal personal representative of the deceased or to or for the benefit of any of the former Member's Dependants in whatever proportions the Trustee may in its discretion determine.

### **31.2 Binding nominations of Dependants**

Despite any provision in this Deed to the contrary, a Member or former Member (the nominator) may give the Trustee a document (the nomination) in which the nominator requires the Trustee to pay a Benefit payable on the death of the nominator in the manner specified in the nomination.

The nominator may stipulate that the nomination will remain in force for a particular period, but if no period is specified in the nomination, it will remain in force until the nominator gives notice to the Trustee revoking the nomination).

If the Trustee has received from a Member or former Member (the nominator) a document (the nomination) which:

- (a) is signed by the nominator;
- (b) specifies that a Benefit is to be paid to one or more Dependants or the legal personal representative of the Member;
- (c) states the nomination is binding on the Trustee; and
- (d) is not in breach of Relevant Requirements,

then the Trustee must pay a Benefit payable on the death of the nominator in accordance with the nomination unless:

- the Trustee has received a written revocation before the death of the nominator;
- the nomination has lapsed either under the terms of the nomination or as a result of the operation of the Relevant Requirements;
- the Nominated Dependant has died before the date of payment; or
- the Trustee considers it would be in breach of the Relevant Requirements if it pays the Benefit in accordance with the nomination.

If:

- the Trustee must pay a Benefit in accordance with a nomination under this clause; and
- the nomination specifies the form in which the Benefit is to be paid,

the Trustee must pay the Benefit in the form specified in the nomination.

### **31.3 Benefit payable on the death of a Member leaving no Dependants**

If a Member or former Member dies and the Trustee cannot locate any surviving Dependants after reasonable enquiries, the Trustee must pay the Benefit to the legal personal representative of the deceased. If the Trustee cannot locate a legal personal representative of the deceased after reasonable enquiries, the Trustee may pay the Benefit to any individuals the Trustee considers reasonable in whatever shares the Trustee determines.

## **32. PAYMENT OF BENEFITS**

---

### **32.1 Payment to Others on Behalf of Beneficiaries**

When any Beneficiary is under 18 or when in the opinion of the Trustee it would be in the best interests of the Beneficiary, the Trustee may pay all or part of any Benefit to any other person for application on behalf of the Beneficiary and the receipt of the person to whom the Benefit is paid is a complete discharge to the Trustee. The Trustee is not required to see to the application of the Benefit so paid.

### **32.2 Restrictions on Payment of Benefits**

- (a) Benefits may be paid when and to the extent that the Trustee is permitted to pay them under the Relevant Requirements and must be paid when and to the extent that the Trustee is required to pay them under the Relevant Requirements.
- (b) A Member is only entitled to the Member's Preserved Payment Benefits or Restricted Non-Preserved Benefits if the Member has satisfied a Condition of Release.
- (c) Subject to the provisions of this Deed (including this clause and clause 31.2) and the Relevant Requirements, benefits may be cashed in any one or more of the following ways:

- (i) one or more lump sums;
- (ii) one or more pensions; and/or
- (iii) the purchase of one or more annuities.

### **33. PAYMENT OF TAXATION**

---

#### **33.1 Tax on Benefits**

The Trustee may deduct from any Benefit any Taxation required to be deducted or which the Trustee considers should be deducted from it.

#### **33.2 Tax on Contributions**

The Trustee may deduct any Taxation payable in relation to a Contribution prior to the Contribution being credited to an Accumulation Account.

### **34. POLICIES OF ASSURANCE**

---

#### **34.1 Trustee may effect Policy**

The Trustee may effect separate Policies and may secure the Benefit of a Member or class of Members by means of an individual Policies or group Policies providing any benefits the Trustee considers appropriate.

#### **34.2 No Responsibility**

The Trustee is not responsible or liable to the Member, the Member's legal personal representative or the Dependants of the Member if the Trustee does not take out a Policy or if there are no or insufficient proceeds payable under a Policy.

#### **34.3 Unallocated Policies**

If the Trustee resolves not to credit the proceeds from a Policy to the Accumulation Account for the Member covered by the Policy then any proceeds under the Policy must be credited to the Income Account.

### **35. PARTICIPATING EMPLOYERS**

---

#### **35.1 Admission**

If:

- any employer is admitted as an Employer by the Trustee; or
- makes a Contribution to the Fund with the consent of the Trustee,

then the Employer will become a participating Employer subject to the terms and conditions of this Deed and any special conditions agreed between the Trustee and the Employer.

#### **35.2 Reimbursements by Employer**

The Trustee and an Employer may agree (on the admission of the Employer or at any other time) that the Employer will pay or reimburse the Trustee for any expenses of the Fund including fees payable to service providers or consultants and premiums payable on any Policy.

### **35.3 Ceasing to Employ Members**

An Employer ceases to be an Employer when that Employer ceases to employ any Members or the Employer has terminated its Contributions to the Fund.

## **36. VARIATION OF TRUST DEED**

---

### **36.1 Variation**

The provisions of this Deed may be amended by the Trustee by Deed, oral declaration or written resolution of the Trustee. Also, if the Trustee is a company, the provisions of this Deed may be amended by oral declaration or written resolution of the directors of the Trustee.

### **36.2 Notice**

The Trustee must as soon as practicable advise the Members of the nature and purpose of the amendment and the effect (if any) on their entitlements as required by the Relevant Requirements.

### **36.3 Variation must not reduce Benefits**

Despite anything to the contrary in this Deed, the Trustee must not amend the Deed in a way which reduces the accrued benefits of any Member except in circumstances where the variation would not result in any breach of the Relevant Requirements.

### **36.4 Limitation on Variations**

If at any time the Fund is a Regulated Fund this Deed must not be amended in any way prohibited by the Relevant Requirements.

## **37. WINDING UP OF FUND**

---

### **37.1 Election to Terminate**

The Trustee may elect to wind up the Fund at a certain date (the Termination Date) if:

- there are no further Members remaining in the Fund; or
- the Trustee determines for any reason that the Fund should be wound up.

### **37.2 Procedure on Winding Up of Fund**

Where the Fund is to be wound up the Trustee must:

- give written notice to each participating Employer and each Member of the Termination Date;
- arrange to pay or transfer Benefits to or apply on behalf of Members, former Members and Beneficiaries, after deducting the costs of administering and winding up the Fund.

### **37.3 Exhaustion of Fund**

The Trustee shall pay Benefits in the following order to the extent that the assets of the Fund permit:

- (a) Benefits to which Members, former Members or their Dependants are entitled at the Termination Date;
- (b) the provision of additional Benefits to Members, former Members and their Dependants as the Trustee in its absolute discretion considers appropriate;

- (c) payment to any of the Employers (if any) as have made Contributions to the Fund as the Trustee in its absolute discretion considers appropriate **PROVIDED THAT** all procedures required by the Relevant Requirements have been complied with prior to the payment being made.

#### **37.4 Duration**

Unless previously terminated the trusts constituted by this Deed continue for a period of 80 years or any longer period allowed by law.

### **- DIVISION B -**

## **38. MEMBERSHIP CLASSIFICATION**

---

### **38.1 Classes of Membership**

Until the Trustee otherwise resolves, there is one class of membership:

A Class

### **38.2 Initial Membership**

When admitting a person to membership, each Member will be an A Class Member unless the Trustee determines otherwise.

### **38.3 Reclassification**

The Trustee may create other classes of membership and must specify the rights of a Member in each different class of membership at the time that class of membership is created, which will determine the Member's Benefit Entitlement in relation to that class of membership. If there is more than one class of membership of the Fund at any time:

- (a) the Trustee must designate a person's class of membership on that person joining the Fund;
- (b) a Member may be admitted to any class at any time provided the balance in any of the Member's Accumulation Accounts at the date of reclassification is retained as an entitlement of the Member; and
- (c) upon the reclassification of a Member the Trustee may transfer all or any of the Member's other Accumulation Accounts to the new class of membership.
- (d) if a Member is reclassified but remains a Member of more than one class then, when any Contribution is made in respect of the Member, the contributor may designate the class to which the Contribution (and future Contributions) is attributable. If the contributor does not, the Trustee may determine to which class the Contributions are credited.

## **39. BENEFITS**

---

- 39.1 Benefits will be payable to or in respect of a Member in the circumstances specified in clauses 40 to 44. However, the Trustee may also pay Benefits to a Member in other circumstances permitted by the Relevant Requirements.
- 39.2 If a Member qualifies for a Benefit under more than one provision of this Deed, then the Trustee may choose which provision the Trustee will pay the Benefit under.
- 39.3 Benefits will be payable by the Trustee as a Pension or by the purchase of an Annuity for the Member in accordance with the provisions of clauses 27, 28 and 29, unless the Member or Beneficiary requests the Trustee to pay all or part of the Benefit as a lump sum, in which case

the Trustee may pay some or all of the Benefit as a lump sum if allowed by the Relevant Requirements. This clause is subject to clause 31.2.

---

#### **40. RETIREMENT**

- 40.1 At any time after a Member reaches the Normal Retirement Age, the Member is entitled to call on the Trustee to pay to the Member Benefit equivalent to the amount standing to the credit of the Member's A Class Accumulation Account.

---

#### **41. DISABLEMENT**

##### **41.1 Total and Permanent Disablement**

If, in the opinion of the Trustee, a Member is Totally and Permanently Disabled, the Member is entitled to call on the Trustee to pay to the Member the full amount standing to the credit of the Member's A Class Accumulation Account as at the date of payment.

##### **41.2 Temporary Total Disablement**

If the Trustee receives an income Benefit under a Policy effected in respect of temporary total disablement of the Member then the Trustee must pay to the Member (to the extent permitted by the Relevant Requirements) an income Benefit equal to the amount payable to the Trustee under the Policy and in the manner specified in the Policy.

---

#### **42. EARLY RETIREMENT FROM GAINFUL EMPLOYMENT**

At any time after a Member retires from Gainful Employment prior to the Normal Retirement Age for any reason other than death or Total and Permanent Disablement, or the Member satisfies the conditions in the Relevant Requirements for the payment of Benefits even if the Member continues in employment, the Member is entitled to call on the Trustee to pay to the Member the full amount standing to the credit of the Member's A Class Accumulation Account.

---

#### **43. DEATH**

- 43.1 On the death of a Member the Trustee must pay the full amount standing to the credit of the Member's A Class Accumulation Account as at the date of payment in accordance with the provisions of this Deed.

##### **43.2 Additional Payment**

In addition to the amounts determined under Clause 43.1 the Trustee may also pay an additional amount equal to the Tax Saving Amount, where the Trustee is satisfied that the Trustee will be entitled to claim a deduction under either section 279D or section 295-485 of the Tax Act.

---

#### **44. BENEFIT PAYABLE ON REACHING PRESERVATION AGE**

At any time after a Member reaches the Member's Preservation Age, the Member is entitled to call on the Trustee to pay to the Member a Benefit equivalent to the amount standing to the credit of the Member's A Class Accumulation Account.

---

#### **45. INCREASES TO BENEFITS**

In circumstances where a Member ceases to be a Member of the Fund, the Trustee may take into account the Member's interest in a Reserve Account (if any) in determining whether any amount

should be transferred from the Reserve Account to the Member's Accumulation Account for purposes of the payment of a Benefit.

#### **46. TIME OF PAYMENT OF BENEFITS**

---

##### **46.1 Trustee must pay Benefit to Member**

When a Member calls on the Trustee to pay a Benefit under this Deed, the Trustee must pay the Benefit, subject to the terms of this Deed and the Relevant Requirements.

##### **46.2 Retention of Benefits in Fund**

Where a person does not require Benefits to be immediately paid, the Trustee may retain all or any part of any Benefit until:

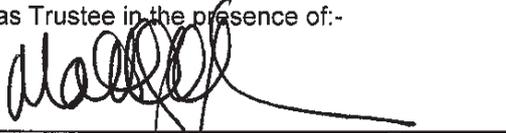
- the person requests that it be paid;
- the Member dies;
- the Trustee is required to pay it under the Relevant Requirements; or
- the Trustee decides to pay it.

EXECUTED as a Deed

SIGNED SEALED AND DELIVERED by  
MARK HENSHAW

)  
)   
) MARK HENSHAW

as Trustee in the presence of:-

)  
)   
)

Witness  
Matthew John Schlyder

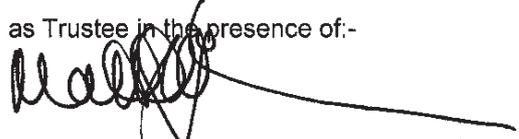
Name of Witness (Print)

1 April 2009  
Date

SIGNED SEALED AND DELIVERED by  
ELIZABETH JOAN HENSHAW

)  
)   
) ELIZABETH JOAN HENSHAW

as Trustee in the presence of:-

)  
)   
)

Witness  
Matthew John Schlyder

Name of Witness (Print)

1 April 2009.  
Date

**SCHEDULE A**

DATE OF DEED: The 7<sup>th</sup> day of April 2009

TRUSTEE: MARK HENSHAW AND ELIZABETH JOAN HENSHAW

NAME OF FUND: HENSHAW SUPERANNUATION FUND

**SCHEDULE B  
APPLICATION FOR MEMBERSHIP  
CONFIDENTIAL**

TO: THE TRUSTEE, HENSHAW SUPERANNUATION FUND

I, \_\_\_\_\_, apply for membership of the Fund.

- (a) I will be bound by the Trust Deed governing the Fund as varied from time to time.
- (b) I will notify the Trustee if at any time I am not, or I cease to be, Gainfully Employed as defined in the Trust Deed.
- (c) I consent to the Trustee acting as Trustee of the Fund.
- (d) I declare that the information in this Application is accurate in every respect.

**APPLICATION DETAILS**

Name:

Address:

Occupation:

Date of Birth:

Membership Class:

Tax File Number: \_\_\_\_\_

NOTE: Your Tax File Number (TFN) is confidential. Before you provide it, you must be told:

1. Your TFN can be collected under the Superannuation Industry (Supervision) Act 1993.
2. If you provide your TFN, it will only be used for legal purposes, which currently include:
  - finding or identifying your superannuation benefits;
  - calculating tax on eligible termination payments; and
  - providing information to the Commissioner of Taxation.
 These purposes may change in the future as a result of legislative change.
3. It is not an offence not to provide your TFN. If you do not:
  - you may pay unnecessary tax on your benefits, which you will need to reclaim later through the income tax assessment process; and
  - it may be more difficult to find unclaimed benefits that you have, or to locate and amalgamate other benefits you have.

The consequences of not providing your TFN may change in the future as a result of legislative change.

4. If you provide your TFN, the trustee may provide it to:
  - the trustee of another superannuation fund when you transfer your benefits to it, unless you instruct the trustee not to; and
  - the Commissioner of Taxation,
 but otherwise it will be treated as confidential.

**NOMINATED DEPENDANT(S)**

I nominate the following persons as my Nominated Dependants:

---

SURNAME(S)	GIVEN NAME(S)	RELATIONSHIP	% OF BENEFIT

---

DATED 2009 Signature .....



**SCHEDULE C  
PARTICIPATING EMPLOYERS ADMITTED TO FUND  
PURSUANT TO CLAUSE 35**

---

NAMES OF PARTICIPATING EMPLOYERS	DATE OF ADMISSION	EXECUTION OF PARTICIPATING EMPLOYERS
--	----------------------	--

---

DMH10068814 2443992v1